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ABSTRACT

During its 20 years of existence the College Scholarship Service has made a continuous effort to improve the status of the professional administrator in the field of financial aid. One contribution has been the publication of a detailed book that describes the CSS need analysis system. This comprehensive guide includes information about the basic rationale, the economic principles, and the computational procedures used in the CSS system. By using the information provided in this publication, the financial aid administrator will be better prepared to consider individual adjustments that may be appropriate in the amounts expected from the student and his family in various instances, especially when the financial situation of a family changes or when additional information about the family's circumstances becomes known. (Author/PC)

ERRATA for CSS Need Analysis: Theory and Computation Procedures for the 1975-76 PCS and SFS

Pages 53-58 In Michael Wakefield sample case:

On page 54, PCS Item 7C (Net Profit from Business or Farm) Change 2882 to 0.

On page 56, line 7 of Business Supplement (Your Share of Net Profit) Change 2882 to 0.

On page 58, lines 3, 4, and 5 of the FNAR should be corrected as shown below.

YEAR	COMPUTATION OF EFFECTIVE INCOME									
	NET INCOME	U.S. INCOME TAX	STATE INCOME TAX	WORKING SPOUSE	MED. DENTAL EXPENSES	EMERGENCY EXPENSES	INDEBTEDNESS	OTHER DEPENDENTS	TOTAL ALLOWANCES	EFFECTIVE INCOME
1	23500 ~~26380~~	+4520 ~~+5350~~	1200	0	310 ~~170~~	1800	0	600	8430 ~~9120~~	15070 ~~17260~~

YEAR	COMPUTATION OF TOTAL FAMILY CONTRIBUTION									
	ADJUSTED EFFECTIVE INCOME	FOR STUDENT'S MAINTENANCE	FROM DISCRETIONARY INCOME	NO. OF CHILDREN IN COLL.	PARENTS' CONTRIBUTION FOR STUDENT	STUDENT'S ASSETS AND BENEFITS				TOTAL FAMILY CONTRIBUTION FOR STUDENT
						SUMMER SAVINGS	ASSETS	SOCIAL SECURITY	VETERANS G.I. BILL	OTHER	
1	18830 ~~21020~~	900	2440 ~~3650~~	1	3340 ~~4550~~	400	1320	0	0	0	5060 ~~6270~~

YEAR	INSTITUTIONAL BUDGETS				ESTIMATED FINANCIAL NEED			
	RESIDENT	COMMUTER	OUT OF STATE	OTHER	RESIDENT	COMMUTER	OUT-OF STATE	OTHER
1	5180	4680	5180	5180	120 ~~0~~	0	120 ~~0~~	120 ~~0~~

Page 70 In the Basic Grant eligibility message on the Student Financial Need Analysis Report for Janice Rigby:

Change INELIGIBLE FOR BG BASED ON SCH YR
to PROBABLY NOT ELIGIBLE FOR BG.

Page 83 Change the figures in the income range $13,250-$15,249 as follows:

Illinois	Indiana	Iowa	Kansas	Kentucky	Louisiana	Maine	Maryland	Massachusetts	Michigan	Minnesota	Income
$160	170	470	350	390	100	120	310	350	150	920	$13,250-13,749
170	180	510	380	420	110	140	340	380	170	980	13,750-14,249
180	190	540	410	450	120	150	360	400	190	1,050	14,250-14,749
200	200	580	450	480	130	170	390	430	210	1,120	14,750-15,249

CSS Need Analysis: Theory and Computation Procedures

for the 1975-76 PCS and SFS

Including Sample Cases and Tables

College Scholarship Service

College Entrance Examination Board, New York
1974

The College Scholarship Service (CSS) is an activity of the College Entrance Examination Board, concerned with improving equal educational opportunity. The CSS through the determination of financial need assists in the equitable distribution of financial assistance to students. Its services are offered to students and their parents, to secondary schools, to noncollegiate sponsors of financial aid programs, and to all institutions of postsecondary education. Operational activities for the College Scholarship Service are performed by Educational Testing Service.

The College Entrance Examination Board is a nonprofit membership organization that provides tests and other educational services for students, schools, and colleges. The membership is composed of more than 2,000 colleges, schools, school systems, and education associations.

The College Scholarship Service Assembly is a constituent membership body within the College Board. The more than 1,500 postsecondary institutions, secondary schools, school systems, and state and regional associations that are members of the Assembly—together with an additional 350 donors and sponsors—participate in activities and services of the CSS.

Copies of this book may be ordered from College Board Publication Orders, Box 2815, Princeton, New Jersey 08540. The price is $3.

Editorial inquiries regarding this book should be addressed to the College Scholarship Service, College Entrance Examination Board, 888 Seventh Avenue, New York, New York 10019.

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Introduction

During its 20 years of existence the CSS has made a continuous effort to improve the status of the professional administrator in the field of financial aid. One contribution has been the publication of a detailed book that describes the CSS need analysis system. This comprehensive guide includes information about the basic rationale, the economic principles, and the computational procedures used in the CSS system. By providing this publication, the CSS continues its commitment to help professional personnel who are involved in the distribution of financial aid to understand how the parents' and the student's expected contributions are derived. The financial aid administrator will thus be better prepared to consider individual adjustments that may be appropriate in the amounts expected from the student and his family in various instances, especially when the financial situation of a family changes or when additional information about the family's circumstances becomes known.

This book is revised periodically to reflect changes in the CSS need analysis system. Changes are made as economic conditions shift or for the purpose of increasing the equity of the rationale. They result from a continuing critical analysis of the CSS system by financial aid administrators, the CSS staff, and outside consultants who are particularly familiar with financing postsecondary education – and they remain consistent with the needs of students and the CSS need analysis system.

The CSS was established in 1954 in response to the expressed need of postsecondary education institutions for a consistent and equitable approach to the awarding of student financial aid. With the support and advice of the educational community, the CSS developed an objective, systematic method for determining a student's parents' ability to meet educational expenses. Consideration of the family's financial strength in relation to educational costs at the student's chosen institution provided a means of determining financial need. Financial need can be defined most simply as the difference between the cost of an education at the institution the student wishes to attend and the amount of money a student and his family can reasonably make available – from their income and from their assets – to meet the expenses of that education.

Since financial need is related to the cost of education, a family with a comparatively high standard of living may demonstrate financial need in order for one of its children to attend an institution that has high annual costs. The same family, applying for assistance for the student to attend a community college or a vocational-technical school may be unable to demonstrate need. Financial need in general is relative to educational costs.

Today it is a widely accepted principle that financial aid awarded on the basis of need enables the greatest number of students to begin or to continue their education. This belief is incorporated in the "Principles of Student Financial Aid Administration" endorsed by the more than 4,000 postsecondary institutions, state agencies, and scholarship sponsors that currently use the CSS need analysis services.

Principles of student financial aid administration

1. The purpose of any financial aid program – institutional, governmental, or private – should be to provide monetary assistance to students who can benefit from further education but who cannot do so without such assistance. The primary purpose of a collegiate financial aid program should be to provide financial assistance to accepted students who, without such aid, would be unable to attend that college.

2. Each college has an obligation to assist in realizing the national goal of equality of educational opportunity. The college, therefore, should work with schools, community groups, and other educational institutions in support of this goal.

3. The college should publish budgets that state total student expenses realistically including, where applicable, maintenance at home, commuting expenses, personal expenses, and necessary travel.

4. Parents are expected to contribute according to their means, taking into account their income, assets, number of dependents, and other relevant information. Students themselves are expected to contribute from their own assets and earnings, including appropriate borrowing against future earnings.

5. Financial aid should be offered only after determination that the resources of the family are insufficient to meet the student's educational expenses. The amount of aid offered should not exceed the amount needed to meet the difference between the student's total educational expenses and the family's resources.

6. The amount and type of self-help expected from students should be related to the circumstances of the individual. In the assignment of funds to those students designated to receive financial aid, the largest amounts of total grant assistance should go to students with the least ability to pay.

7. The college should review its financial assistance awards annually and adjust them, if necessary, to reflect changes in the financial needs of students and the expenses of attending the institution. The college has an obligation to inform students and parents of the financial aid renewal policies for enrolled students at the time of the initial offer of financial assistance.

8. Because the amount of financial assistance awarded reflects the economic circumstances of the student and his family, the college should refrain from any public announcement of the amount of aid offered, and encourage the student, his secondary school, and others to respect the confidentiality of this information.

9. All documents, correspondence, and conversations between and among the aid applicant, his family, and financial aid officers are confidential and entitled to the protection ordinarily arising from a counseling relationship.

10. Concern for the student should be paramount. Financial aid should be administered in such a manner that other

interests, important though they may be, are subordinate to the needs of students.

Aid administrator's judgment

The CSS system tries to establish uniform criteria for evaluating a family's ability to finance postsecondary education as reported in the Parents' Confidential Statement and the Student's Financial Statement, but there are times when the strict application of the CSS principles and philosophy to the information will be inappropriate. It is important to remember the following:

1. The CSS system provides only a measurement of family financial strength in relation to anticipated educational expenses. It does not consider academic ability and potential, character, or other criteria that an institution may employ in selecting financial aid recipients.

2. The CSS system provides a measurement of a family's ability to pay. As with any system designed to process a large number of different cases, it must follow a standard set of procedures. These standard procedures may not be completely applicable to the particular circumstances reflected by an individual student and his family.

3. The CSS system measures the amount of financial support that the parents can contribute toward postsecondary education at the time the financial statement is submitted. This amount should be reviewed periodically to reflect changes that may occur in particular circumstances.

The CSS system treats most cases equitably, but the judgment of the financial aid administrator is indispensable. This judgment reflects experience in dealing with families of all types and their individual problems, as well as the individual and specific information that may exist. The financial aid administrator must always be the final authority in any system of need analysis.

CSS *Need Analysis: Theory and Computation Procedures* was prepared by Elizabeth W. Suchar, associate director of the CSS, the College Board; and William J. Cavanaugh, associate program director of the CSS at Educational Testing Service. Major contributions were made by James E. Nelson and Alan S. Mishne of the College Board and James L. Bowman, Marjorie Schoepps, and Joan Ali of ETS. It has been edited by the College Board publications office.

Questions regarding the CSS need analysis or supportive services are welcome and should be directed to the central or regional offices of the College Board, listed in the back of this book.

1. The history of need analysis

Since the founding of postsecondary educational institutions in this country, there has existed a tradition that scholarships and other forms of financial support should be provided for students who are "in need." The first recipients of aid to attend college were the worthy poor. These individuals were usually easy to identify as being "in need" in the small communities in which they lived because of their high visibility and the interdependent character of the population. Colleges usually granted aid on a personal basis and in a casual manner. Funds were extremely limited and recipients were few.

As American colleges developed prestige and economic strength, they began to build up endowments and special aid funds for students. Financial aid was provided to students the colleges wanted or thought they needed for particular reasons. In addition to the early grants to sons of ministers, sons of friends of the college, and sons of the faculty and the trustees, assistance began to be made available to exceptionally able students that the college judged sufficiently likely to add favorably to the institution's reputation in future years to warrant the granting of aid. By the early 1900s, some daughters also occasionally received such help, but they were the rare exceptions except in the women's colleges.

Financial assistance and even so-called "objective" systems for its distribution existed at both public and private institutions before World War II. But the amount of money available was small, and its distribution was most often based on "ability" instead of "demonstrated need." The GI Bill, which made further education possible for millions of veterans, became operative at the same time as the demand for higher education among middle- and lower-income groups increased significantly. Thus, pressures were created that led to the need for a more equitable distribution system for student aid dollars.

Methods that were employed to determine the amount of financial aid awarded to each student were rough and generally unsatisfactory. J. Edward Sanders (then Dean of Pomona College) surveyed practices at a number of institutions for the College Board in the early 1950s. He reported that scholarships were used almost exclusively to help students living close to the awarding college who required financial support. He found that in addition to "demonstrating need and personal thrift," recipients were often required to perform certain services so they might, in effect, repay their awards.

The survey included a report by Dean John Monro, on the "15 percent rule" then being used at Harvard. The Dean and his faculty committee would calculate 15 percent of the family's net income and subtract $100 for each other child attending a public school and $200 for each in private school or college. According to Monro, while this rule of thumb was fast and handy, it was not relevant to special family financial problems. Rarely did Harvard give consideration to the asset holdings of the family, the savings of the applicant, or the extent to which the applicant might be expected to make a contribution from his own earnings.

Before 1950, at many institutions, aid recipients were expected to demonstrate a "proper degree of austerity" in order to receive awards that were, typically, limited to tuition costs. Consideration was rarely given to the full array of expenses associated with going to college.

April 1953 symposium of the College Board

Concern about the policies and procedures for awarding scholarships had become sufficiently widespread among the members of the College Board by 1953 that a symposium on the topic was held at its spring Annual Meeting. Papers were presented by Sanders, Monro, and John Stalnaker (at that time Director of Studies for the Association of Medical Colleges). Those present, and subsequently the rest of the College Board membership, learned of the growing complexities of administering scholarship and award money.

The symposium papers focused on and criticized the use of scholarship awards as a competitive device for the recruitment of college students. The Sanders paper cited a change taking place in the philosophy underlying scholarship awards: while need continued to play a part in the selection process, he found evidence that scholarships were taking on increasing importance as a primary means for colleges to strengthen their student bodies through "diversification, embellishment, and enlargement." Ability, according to Sanders, was measured in terms of specific talents—for example, in music, in athletics, or in special intellectual accomplishments; in terms of popularity and charm that might attract others to the college from the same community; or in terms of distance from the college which would introduce regional differences in point-of-view. Sanders went on to deal with the adverse affects of this new approach: the allocation of scholarship resources without regard to whether the college could afford them; inflation of individual stipends; massive recruitment campaigns complete with color movies; and, of course, multiple applications.

Monro presented what was perhaps the most significant paper. He described what he termed "a reliable, careful system for measuring and comparing" the need of aid applicants which he and his colleagues had developed. Many of the concepts he described have since then become well established and are now taken for granted in current need analysis procedures.

He observed that in any treatment of a student's financial problems there were two basic considerations: the expenses involved and the college's budget. Harvard's budget (as described by Dean Monro) not only included the actual cost of tuition (then $800), required fees, and room and board charges; it also provided for $300 to help with books, personal expenses, and recreation. To this basic budget was added a modest travel expense allowance.

On the resource side of the ledger, the Harvard system distinguished between those of the student and those of his family. The aid applicant was expected to work in the summer and earn a specified amount toward his yearly costs. If he had sizable savings these were prorated over the number of years of college that lay ahead. Any outside awards were accepted at full face value and added directly to the student's other resources.

Clearly the most revolutionary aspect of the Harvard system was the manner of establishing how much the family could afford to contribute. Monro saw this as the real crux of financial need determination. He believed that fairness and reasonableness required complex calculations. He emphasized that very detailed information was required regarding the nature of

the parents' employment status; dependents; income from all sources (including both the year past and the year ahead); itemized business expenses; federal income taxes; and extraordinary expenses. The extent of all assets, individually reported, and indebtedness were also included in the calculation. The final rates of expectation were very carefully developed in relation to the average offerings that the families of Harvard students were making at the time.

After adding separate contributions from income and assets, Monro explained that the "calculated contribution" was checked against the actual family offer. If a wide disparity between the two were found, a recheck for special circumstances was made by the Harvard staff and some sort of compromise was usually worked out.

Although Homer Babbidge, then at Yale, and several other educational leaders had helped to develop systems that were similar to the one used at Harvard, it is sufficient to conclude that Monro had presented to a number of interested institutional representatives a precise, logical approach to need assessment which could replace the various rules of thumb then being widely used throughout the country.

The beginnings of the CSS

At its fall meeting in 1953, the College Entrance Examination Board voted to spend $50,000 for a full-scale study of the scholarship situation in the United States. In February 1954, the College Board announced in the *Review* that a proposal to establish a central information service for scholarship applicants had been offered to interested colleges. The initial service proposed was a uniform financial transcript – the first step toward securing the detailed family financial information that Monro had termed so essential to the assessment of student financial need. By April 1954, William C. Fels, then Associate Director and Secretary of the College Board, was able to explain to Board members the details of the College Scholarship Service. It would begin to function in the 1954-55 academic year by distributing "forms in support of applications for financial aid."

The first CSS service concentrated on the design and distribution of financial forms. Processing activity included only central checking for omissions and errors before the original forms were duplicated and copies sent to designated colleges. It was suggested that later this service might be expanded to include the central computation of individual need, but initially this took place only on an experimental basis for a very small number of colleges.

A number of aspects of the present CSS operations were present from the very beginning: a functioning membership association that guides activities; the sharing of information among participating institutions; a single form for a student's use; research regarding the financing of postsecondary education by students and their families; and the training of financial aid administrators.

The CSS began to function in the autumn of 1954 with 97 College Board member institutions. Representatives were asked to serve on the College Scholarship Service Committee – a standing Committee of the College Board – and charged with providing the staff with advice and consent on matters relating to operations. Over the years the original Committee became the College Scholarship Service Council – an elected body – of the College Scholarship Service Assembly – a constituent membership association within the College Board. The change has added to the original function of the Committee by providing direct representation from the professional financial aid administrator population and the member postsecondary institutions and secondary schools in developing and reviewing the operations of the College Scholarship Service.

As a condition of membership the postsecondary institutions agreed that they would require substantially all their entering freshman aid applicants to complete and submit to the College Scholarship Service the *Parents' Confidential Statement*. This agreement was essential to the solution of another problem that had been evident in 1953 – the multiplicity of forms which the student was required to complete in order to be considered for financial assistance at more than one college. Although the number of forms which the CSS has developed over the years in order to provide adequately for the special needs of different categories, institutions, and financial aid programs means that it is no longer possible for all member institutions to agree to the use of a single form for all students, the principle remains in effect. Under present CSS procedures, each student is required to complete only a single form to be considered for aid from a number of institutions.

The exchange of information between the College Scholarship Service and individual institutions was an integral part of CSS in 1953 and remains so today. Then, as now, it was deemed essential that all institutions act on the basis of the same information. The central role of the CSS was to collect a single set of financial data from the student and his parents and distribute that information to all of the institutions at which the student was applying for financial aid. Each institution considering assistance for the student had a copy of the same information that every other institution had. If there were subsequent changes in the original information, that too was copied and distributed by the CSS to all institutions. When aid decisions were finally made, information about them was communicated – individually among institutions through the use of so-called "Overlap Lists" or "Overlap Groups" (supported by the CSS) and also by all member institutions to the CSS itself in the "Annual Report of Tenders and Awards."

This sharing of information made possible other CSS work – research. Before 1954, information about family contributions and aid decisions was sketchy and usually limited to whatever a single institution had managed to accumulate about its own students. By the end of CSS's first year, the original computation methods were refined as a result of an analysis of data secured from the parents' statements and the lists of institutional aid offers. Results included reductions in the expected contributions from family income and assets. The original data base of 19,500 statements has now expanded to more than 1.4 million – the largest base of data about students and families seeking aid for postsecondary education available in the United States. This data base is continually used by the CSS in reviewing and refining need analysis procedures, and is increasingly used by outside organizations seeking information about patterns of financing postsecondary education, student needs, and college costs. Since its beginnings in 1954, the

CSS has provided national leadership in research relating to student and parent financing of postsecondary education.

The initial CSS system provided a limited central computation system. In 1956-57, about 19,500 transcripts were calculated by hand centrally. The more complicated cases were turned over to "juries" of college admissions and financial aid administrators who went to Princeton to help with the central processing. This resulted in a trained cadre of need analysts who went back to their own areas and shared their knowledge with others. The training of financial aid administrators (central to the CSS from its inception) was undergirded by the publication of the *Manual for Financial Aid Officers* for the first time in 1954. And since that time, this publication has been periodically revised and updated.

Evolution of the CSS system and procedures

By November of 1957, the development of a national system had been largely accomplished. In addition to Bill Fels and Rexford Moon Jr., who had, about that time, assumed the directorship of CSS, numerous college financial aid administrators including W. Bradford Craig of Princeton, Douglas Dickson of Pennsylvania, Frederick Frank of Washington and Jefferson, Robert Hage of Dartmouth, Jean Harvey of Purdue, Thomas Pitre of MIT, and Robert Huff of Stanford had assisted in the early stages of its development. John Monro continued to provide consultative help and John Morse of RPI, at that time chairman of the CSS committee, made significant contributions.

Modifications in the system were largely of degree rather than concept. In general, they produced lower expected contributions from average or low-income families; reduced amounts expected from family assets; were more appropriate for needs of typical families; and gave special consideration to those in somewhat unusual circumstances, for example, having inadequate retirement provisions or owning businesses or farms. A working wife was allowed up to her first $1,000 in earnings to compensate for her special expenses; allowances were provided for relatives other than children who were also being supported; and non-recurring heavy expenses were prorated over a period of three to ten years. The greatest degree of refinement occurred in the handling of the family's assets, with special protection given to non-liquid holdings and other allowances subtracted before determining the net amount.

Another major change in CSS procedures occurred in November 1959, when CSS began to use electronic data processing equipment for its central computation services. Parents' Confidential Statements were sent to colleges in the 1959-60 academic year with a single estimated family contribution figure printed boldly in the lower left-hand corner of the form. By the 1960-61 academic year, the colleges were receiving a separate printout of the actual computation, step-by-step, on the Financial Need Analysis Report (FNAR). Another change occurred in the financial arrangements. Prior to 1959, those colleges that wished to subscribe to the optional central computation service paid the costs themselves. Once central computation became a standard part of the procedures, the applicants and their parents were charged a fee to cover the cost.

The advent of the National Defense Student Loan Program in the fall of 1958 had two significant influences on the development of the CSS. It increased the numbers and types of institutions that needed central processing and analysis of financial need, and it enlarged the numbers and categories of students seeking financial aid. This combined change in institutional and student clientele caused what were then thought to be radical changes in the services. Before 1959 the CSS had concerned itself primarily with entering freshman aid candidates. But as the amounts of available money were expanded and eligibility was extended to include large numbers of upperclass (and graduate student) candidates who required annual review of family financial circumstances, the CSS initiated a *renewal* service that maintained cumulative records of prior family financial data and provided institutions with annual revisions of need analysis for renewal candidates.

A second major change that occurred was the extension of concern about need analysis to new groups of students. Before 1959 the typical aid candidate was an 18-year-old high school senior anticipating matriculation in a postsecondary institution soon after graduating. Except for an occasional orphan or ward-of-the-court, they were usually dependent on their parents for financial support. The sudden, vast expansion of aid resources available changed all that as older students, single ones who had been separated from their parents for a number of years, and even married students began to apply for (and to receive) financial assistance based on need. The CSS introduced in 1961 the Married Student Supplement. Today this has evolved into a separate document—the Student's Financial Statement. Also by 1961, CSS was offering a series of supporting publications and services including supplemental forms for owners of farms and businesses, and a nationally distributed financial aid *Guide for Counselors*. Increased awareness of and concern for the need for economic logic and rationale in the determination of parental and student ability to contribute to the costs of a postsecondary education brought a number of economists into the CSS activities. Their efforts, together with expansion of the general body of knowledge about the economics of family and student participation in the financing of postsecondary education, generated a new rationale for the CSS. In 1962 major alterations of procedures were introduced in the determination of the ability of parents to contribute from their income.

The new concept recognized that up to a certain level (with variations according to size) all of the family's income is required for basic maintenance. Above that so-called "modest but adequate" level of living, a family was determined to have income which could be spent at its discretion. One of the discretionary purchases, obviously, was postsecondary education.

The "modest but adequate" level was defined as the amount "required for a family to meet the total cost of a representative list of goods and services considered necessary to maintain a level of living according to standards prevailing in large cities of the United States in recent years." The statistics used were from the Department of Labor for 1962, establishing the "modest" level at $7300 for three-child families, and a basic maintenance expectation of $800 for a nine-month period. Studies conducted by the Bureau of Labor Statistics and the

Wharton School of the University of Pennsylvania produced maintenance figures that were revised to reflect changing conditions in the years that followed.

Above the "modest but adequate" level of income, the 1962 rationale established expectations from the family's discretionary income at progressively higher increments. Use of an effective income concept (the amount remaining of the family earnings after all allowances) enabled the CSS to treat more equitably families with similar financial strengths and to expect similar contributions of support.

In 1963, major overhaul of the basis for the computation of the family's contribution from assets took place. All assets were treated as being of equal value; allowable debts were deducted from total assets to produce net worth; modest but adequate levels of retirement were established; and the remaining discretionary net worth was then converted to an income flow that was added to the family's effective income against which existing contribution rates were applied. In 1969 a comprehensive review of the CSS need analysis system was conducted by a panel headed by Allan M. Cartter, then chancellor at New York University. The report of the 18-member group, *New Approaches to Student Financial Aid*, urged the CSS to continue to improve its need analysis system, to encourage colleges to revise their practices in harmony with the CSS principles, and to work for a national policy devoted to the goal of equal educational opportunity.

Since then, the CSS system and procedures have continued to be refined. Changes have been made in the types of unusual expenses allowed against income and in the ways that the allowances are calculated. The rationale of asset computation has been revised to deal more effectively with retirement and indebtedness. The levels at which families are judged to have discretionary income and the rates of contribution expected from that discretionary income have been adjusted as additional information about family spending habits and needs has become available. Family contribution rates have been adjusted frequently to reflect changes in the cost of living. A negative contribution index has been developed to recognize the special financial circumstances of the very needy family. The system has been, and is, reviewed constantly to assure that it is responsive to changes in the economy and to increasing knowledge about the ways in which parents finance the education of their children and that it reflects the changing needs of students and institutions.

The CSS decision-making process

From their inception, the College Scholarship Service and its need analysis system and procedures have been wholly public. They represent a major voluntary association of secondary and postsecondary educational institutions, sponsors of financial aid programs, and other interested individuals and agencies. They are controlled by the membership—not by the government. The goal of the CSS has been, and continues to be, to work toward a fair and reasonable definition of financial need that will be widely understood and accepted by all. The CSS system and procedures undergo constant review, evaluation, and governance through:

- its members and users, who continually provide evaluation and criticism to CSS staff and committees about the ways in which the CSS affects their daily activities and the lives of their students;
- the Committee on Need Assessment Procedures (CNAP), a working committee that identifies issues, solicits research, and provides recommendations to the governing bodies;
- the College Scholarship Service Council, an elected body, which serves as the governing board with direct responsibility, through the organizational structure of the College Board, for supervision of all CSS activities;
- the voting members of the College Scholarship Service Assembly, who meet annually both centrally and regionally to provide the final voice in activities of the CSS.

This process assures that the CSS remains what it was at its inception—a voluntary association of concerned institutions and individuals acting to bring order and reason to the important matter of the assessment for financial support of students in postsecondary education based on principles of equity and reason.

Although the CSS functions to collect, analyze, and distribute objective data that are the basis for systematic need analysis, their activities are not the end of need analysis. The strength of the CSS and the history of need analysis ultimately return to where they began—the individual financial aid administrator who accepts the concern and responsibility for maintaining their continual adaptability and hence their effectiveness.

2. The theory of need analysis for the dependent student

The general assumptions

The primary purpose of financial aid programs is to permit attendance at postsecondary institutions by students who cannot afford to pay the expenses themselves. In identifying those students that have financial need, institutions recognize the importance of a consistent method for measuring the ability of families to pay for educational costs. In addition, federal and state programs developed to equalize educational opportunity require that a student's financial need be determined in a systematic way.

Over the past 20 years the CSS has been assisting postsecondary institutions, state and sponsored scholarship programs, and others through its need analysis services to determine the ability of families to pay for educational expenses. The need analysis system of the CSS is designed to serve as a national standard of objective measurement of ability to pay for higher education. The CSS Council, the governing body of the CSS Assembly, is committed to insuring that the CSS need analysis system provide a national yardstick for analyzing what a given family is able to pay and that it does not become a rationing device contingent upon budget allocations and other external factors.

The CSS need analysis system is based on several assumptions, and its levels of expectation are related to current economic concepts and the best available evidence of parental ability to pay for postsecondary education.

The underlying assumption of the CSS need analysis system is that parents have an obligation to finance the education of their children to the extent that they are able. In analyzing the family's financial strength both the family's income and assets combined are considered to produce the most complete index of the family's ability to pay for postsecondary education. Another major assumption of the CSS need analysis system is that the size of the family and the extraordinary expenses that the family may have must be considered in order to measure the true ability of the family to contribute to educational costs. So, too, must such factors as the age of the parents, provisions for retirement, and the number of working parents – factors that will alter a family's financial strength.

The need analysis system must assume that the student also has an obligation to share the responsibility for meeting the cost of postsecondary education. This obligation is reflected through a systematic expectation of contributions from a student's own savings, employment income, and other resources or benefits.

Another general assumption of the CSS need analysis system is that the student and his family must be accepted in their present financial condition. Any system that analyzes financial need must deal first with the objective facts of family financial circumstances. It cannot make distinctions between the frugal poor and the spendthrifty. It cannot distinguish between improvidence and financial tragedy.

Families with similar incomes may have dissimilar assets for a variety of reasons. Previous illness, bankruptcy, or unemployment may have depleted the assets of a family. Through the use of CSS need analysis an equitable and reasonable contribution from a family is obtained. If a family were expected to contribute an amount greater than its *present ability* dictated, the student would be penalized by being forced to find a way to assume the financial burden that could not be met by either his parents or the institutional aid program.

An objective system of financial need analysis must treat all families equitably, recognizing the peculiarities of each family's situation to the greatest extent possible. It must recognize expenses and expenditures that are not a matter of family choice. A family with unusual medical or dental expenses, over which it has no control, must receive recognition of its difficulties. Other obligatory expenditures, such as the payments of taxes, support for dependent relatives, and emergency home repairs due to flood or fire, must also be considered as beyond the choice of the family. A lower contribution should be expected from a family that has such difficulties imposed upon it by external or uncontrollable circumstances.

On the other hand, a need analysis system should not make adjustments in its estimates of financial strength because of differences in family situations that result from family choice. For example, a family that owes a large debt on an automobile is treated identically with a family that owns a fully paid-for model. Even though the first family has a debt and is required to allocate more of its income to paying that debt, the purchase of the automobile generally reflects family choice, and this obligation is not considered in the estimate of its ability to pay for college.

Although accurate, objective data are the basis for systematic need analysis, the resulting contribution should be considered as a reliable recommendation. Complexities in individual family financial circumstances and differences in attitudes toward education will require that an aid administrator consider adjustments if appropriate for a specific family. In doing this he must evaluate both the objective and subjective information available to him from all sources. *A system of need analysis must always be a guide for judgment, not a substitute.* A financial aid administrator has a professional responsibility to make equitable judgments about each family.

Parents' responsibility

The rationale used by the CSS to determine the contribution expected toward meeting educational expenses begins with the concept that parents have an obligation to pay for the education of their children to the extent that they are able to do so. More specifically, parents are expected to continue to provide, as well as they are able, the basic essentials of life whether the student lives at home or on the college campus. These essentials include meals, room, clothing, and medical care. If their means permit contributions beyond the essentials they are expected to assist in the payment of tuition and other direct educational expenses.

To determine the amount that can be expected as the contribution toward the student's share of family expenses and any remaining amount that the family will have available after the essentials of life have been met, the CSS system uses a moderate standard of living. This is essentially that standard enjoyed by the middle third of the population. It is neither luxurious nor poverty-stricken. The moderate standard allows adequate funds for food and housing, for health and nurture of children, and for the family's participation in social

and community activities.

The figures used by the CSS for income needed to maintain a moderate level of living were derived from the spring of 1967 cost of living estimates by the United States Bureau of Labor Statistics (projected to the December 1974 Consumer Price Index) for a two-parent, two-child family. The figure for a moderate living standard has also been adjusted to provide for families of different sizes that have a college-age offspring.

Table 1. Moderate-income levels (two-parent family)

Number of dependent children	*Income after federal income and SS taxes*
1	$10,290
2	11,960
3	13,510
4	14,710
5	15,550
6	16,390
7	17,220
8	17,940
9	18,540
10	19,020

These income points are used by the CSS to define the levels below which all parental income is assumed to be needed to provide for the basic essentials associated with a moderate level of living. This includes the student's share of family expenses while attending postsecondary institutions.

In addition to continued obligation to provide basic expenses for the child while he or she attends a postsecondary institution, the CSS expects that families should be expected to contribute to the costs of education to the extent that they are able. The CSS system considers that the income above the moderate level is discretionary income; that is, money that is available to the family for purchases it chooses to make. The amount the CSS system expects from discretionary income increases as the amount of income rises. The rate of expectation is therefore progressive and is derived by the establishment of a set of marginal taxing rates, provided in Chapter 3.

As incomes decrease below the moderate standard there is less income available to provide for the basic essentials of the dependent student. This fact is recognized by the CSS system by a reduction in the amounts expected as a share of family expenses to the point at which family income approximates the Bureau of Labor Statistics (BLS) lower budget level. At that point the family is not expected to have any resources available to contribute toward the student's share of family expenses while attending a postsecondary institution. At incomes below the lower standard there is little ability to generate cash savings when a child attends a postsecondary institution.

The income levels based on the Bureau of Labor Statistics lower budget standard, at which families would not be expected to be able to contribute any share of the family income toward the educational expenses of the student are provided in Table 2.

Table 2. Lower-income levels (two-parent family)

Number of dependent children	*Income after federal income and SS taxes*
1	$ 6,910
2	8,030
3	9,070
4	9,880
5	10,440
6	11,000
7	11,560
8	12,050
9	12,450
10	12,770

Effective income

A second basic assumption of the CSS need analysis system is that a family's income is the primary source of support for education but that adjustments should be allowed for certain expenditures of the family that alter its financial strength.

The income figure used by the CSS for its determination of the expected parental contribution is current-year income. Current income is defined as income for the calendar year immediately prior to the academic year for which financial assistance is being requested by the student. Current-year income provides greater reliability and permits verification of the data reported by the parents because the income can be compared with that reported in statements such as the Internal Revenue Service income tax return, payroll receipts, and other payment vouchers.

Determination of a family's financial strength begins with a look at the total income of the mother and the father. This includes both taxable and nontaxable income. From the total income the CSS subtracts any unreimbursed employee business expenses reported by the parents to calculate the family's "net income."

Unusual expenses

CSS procedures provide for a number of adjustments to the family's net income for expenditures that reduce the family's financial ability to pay for educational costs. These allowances include:

Allowance for taxes. One of the main adjustments to the family's net income is for taxes. First the total U.S. (federal) income tax for the current year's total taxable income is subtracted; then the total yearly amount of F.I.C.A. (Social Security) taxes; and, finally, the amount of state income taxes (where there are any) is deducted from the net income.

Allowance for working spouse. If both parents work or are earning taxable income, a working-spouse allowance is made, because it costs more for a family to have two people earn a given income than to have one person earn the same income. The allowance is applied to the lesser-salaried member of the family and is 50 percent of the first $2,000 of earnings and 25 percent of the earnings over $2,000 (up to a maximum annual allowance of $1,500). This approximates the average

additional expenses incurred by the spouse in earning a supplementary income.

Allowance for medical and dental expenses. When the family's medical and dental expenses (including the cost of medical insurance) exceed normal expenditures for a moderate level of income an allowance is made. The allowance is granted for such expenses in excess of 5 percent of net income. Only expenses beyond this base amount are considered to be unusual expenses.

Allowance for emergency expenses. Allowances are also provided for certain expenditures that are not normal expenses of family life and do reduce the family's income. These expenses are generally incurred because of circumstances over which the family has no control—such as fire, flood, and theft—and are not recurrent. Routine expenses or those of discretionary nature of the family, such as family living costs and consumer purchases, are not allowable deductions, as provision for these types of expenses is made in the BLS budget standard.

Allowance for indebtedness. An allowance for debt outstanding is generally subtracted from the family's assets. However, in those cases where a family has personal debt outstanding in excess of its assets, the CSS, recognizing a normal 36-month-maximum repayment period on consumer debt, provides an allowance against the family's net income equal to one-third of the difference between assets and debts. This allowance is made only when the expenditure for which debt was incurred would have been allowed as an emergency or extraordinary expense. Debt incurred for durable consumer goods, for example, is not allowed.

Allowance for expenses for dependents other than children. Some parents must provide total or partial support for their own parents or other relatives. An allowance of $600 is made for each of these dependents who is claimed as an exemption for federal income tax purposes. This amount approximates the average net expenditures by families claiming support of dependents other than children.

After these allowances have been subtracted from net income, the amount that remains is considered effective income—income available to the family for food, housing, clothing, support of children, participation in social and community activities, and to a greater or lesser extent, discretionary purchases. Education is considered by those using CSS services to be the most important discretionary purchase that a family with college-age children can make.

The concept of supplementary income flow

Another basic assumption of the CSS need analysis system is that income and assets combined produce the most complete index of a family's financial strength and therefore its ability to contribute toward educational expenses. It is generally recognized that the possession of assets enhances the economic position of a family because the combination of income and assets gives greater total financial strength than income alone. Therefore, a family with small income and large assets may have the same financial strength as another family with a higher income but few or no assets.

The CSS measures the financial strength provided by various combinations of income and assets by determining the potential supplementary income that would be expected from a given value of assets. Since assets generally have been accumulated by deferring the purchase of goods and services from income in the past, the assets can be considered available to supplement the purchase of goods and services from income at the present and in the future.

Traditionally, families accumulate assets for three major purposes: discharging indebtedness, providing for retirement, and future spending. In determining the income supplement that can be expected from assets, the CSS excludes that portion of assets needed for retirement and for discharging indebtedness. The income supplement is derived from the remaining assets, which is the discretionary amount of assets that could be set aside for spending and considered to be available for meeting educational expenses.

Although families may not actually convert their assets according to the CSS formula, the technique serves to treat families equitably that have about the same financial strength when both income and assets are considered together.

Net worth

The first step in computing the income supplement is to determine the family's net worth. This is defined as the fair market value of family assets—for example, real estate, stocks, business and farm property, less indebtedness. Debt outstanding against family assets and general debt outstanding are both taken into account and deducted from total assets. This procedure is followed because the repayment of debt reduces the ability of families to purchase goods and services from income and it is necessary to reduce total assets to the extent that they are not available for this purpose.

In computing the value of assets the value of consumer goods is not taken into account. Likewise, in determining allowable debt outstanding, loans, or debts incurred in connection with purchases of such durable consumer goods as automobiles, household furnishings, and appliances are not considered.

In those cases in which a farm or business is the principal source of family income, a portion of the assets of that farm or business must be protected to avoid endangering the income-producing ability. The CSS recognizes this by allocating increasing shares of net worth of a farm or business toward educational costs in accordance with the following formula:

Net worth	*Amount assumed to be available*
$ 1–$ 20,000	40% of net worth
$ 20,001–$ 60,000	$ 8,000 plus 50% of excess over $20,000
$ 60,001–$100,000	$28,000 plus 60% of excess over $60,000
$100,001 or more	$52,000 plus 70% of excess over $100,000

As an example of this procedure, a farm or business wholly owned by the family, with gross assets of $35,000 and liabilities of $5,000, would be computed as follows:

Total business or farm assets	$35,000
Less liabilities	5,000
Net worth	$30,000

which would be converted as follows:

$8,000 + .50 ($10,000) = $13,000

In other words, $13,000 would be considered available to the family for discretionary purposes and would be added to other assets in determining net worth.

Allowance for retirement

The CSS system recognizes the need for families to accumulate assets to provide for retirement, since social security insurance provides only a portion of the income needed by a husband and wife to live at the moderate standard of living during retirement years. To protect enough assets to supplement retirement benefits from social security, the CSS system provides for a retirement allowance against net worth.

The allowance against net worth for retirement purposes is calculated by determining the cost of an annuity, purchased at the primary working parent's present age, which would provide at age 65 for the needed addition to social security retirement benefits to maintain the family at the moderate level. The same budget estimates that produced the moderate-income levels for determining family contributions from income have been adjusted to provide comparable figures for retired people. This allowance may fluctuate as estimates of living costs, social security benefits, and annuity costs (related to changing mortality rates) alter. Therefore, updates are made by the CSS as economic conditions warrant.

The figures used by the CSS for income needed to provide a moderate level of living in retirement were derived from the 1967 cost estimates by the United States Bureau of Labor Statistics projected to the December 1974 Consumer Price Index. These estimates indicate that a retired 65-year-old *couple* reaches a moderate-income level at $6,080; *a single individual*, at $3,950. The average level of annual benefits from Social Security, based on data from the Social Security Administration, is approximately $4,220 for couples and $2,020 for single individuals. Therefore, the levels of moderate retirement income ($6,080 and $3,950) require a supplementary contribution of $1,860 and $1,930 per year from sources other than social security benefits.

The retirement allowances indicated in Chapter 3 have been derived by determining what amount in a single payment might be demanded by a commercial insurance company at differing ages of the primary working parent in return for the payment of an annuity of $1,860 (in the case of a couple) or $1,930 (in the case of a single individual) per year beginning at age 65.

Since commercial insurance companies will vary widely in the rates quoted for insurance annuities, due to varying expense ratios, agent's premiums, actuarial expenses, etc., the CSS, in order to provide a more equitable allowance, has developed its own estimate of the average cost of such an annuity. The average estimated costs have been developed by using the Commissioner's Standard Ordinary Mortality tables of 1958 with commutation columns at 2½ percent plus a loading charge of 6 percent to reflect average insurance company expenses.

After provision against net worth has been made for an appropriate retirement allowance as well as for indebtedness, the family's remaining assets are considered *discretionary*.

Income supplement

It is from the discretionary net worth of the family that the additional financial strength generated by assets is measured. The discretionary net worth represents the portion of family net worth above that required to provide a moderate level of retirement income and could be considered available for the family to use in supplementing income at present and in the future.

The purpose of the income supplement is to take account of the contribution that discretionary net worth makes to ability to pay for goods and services out of current income. Under this approach, the discretionary net worth is converted into an annual income flow by determining the annuity it could provide when based on the actuarial estimate of the remaining life-years of the head of the household and its expected growth because of the years of working life remaining for the household head. In other words, because wealth has been accumulated in past time periods for use at some time in the future, some portion of it could be assumed to be available for that use in each of the remaining future years. Moreover, the expected additional accumulation of wealth depends on the age of the household head.

The percentage of discretionary net worth that is assumed to be converted to an annual supplementary income flow under current CSS procedures is indicated in Chapter 3.

These conversion ratios, which range from 12 percent for the 40–44 age group to 7 percent for the 60 and above, reflect estimates of average expected life-years for various age groups and of average future growth. Future growth is based on two factors: the appreciation of existing assets through time, which is a function of the interest rate in the economy and economic conditions, and the probability of additional savings in later time periods.

In the Federal Reserve Board's Survey of Consumers, it was found that the most important factors explaining the size of wealth are income and age. There are several reasons why it is easier for younger than for older families to replace assets that are used. Census data demonstrates that income increases at an increasing rate for age groups 25 through 54 and then gradually decreases due to the influence of early retirement after age 55. The amount saved also increases with age through the 45–54 decade and then decreases. Another factor is the number of working years remaining in which a family can replace any assets it might have used in support of education. A man of 40, for example, has on the average an expectation of 20 years employment, while a man of 55 has an average of 12. As a result, a younger family is better off in terms of its total financial situation than an older family would be with the same amount of income and wealth. It is these factors that are reflected in the varying conversion

ratios for male heads of households. The lower conversion ratios used in those cases where the mother is the sole source of support, reflect the special economic circumstances that female heads of households generally face and their generally longer life span.

When considering the differences in family contribution that result from measuring family financial strength based on income and assets, the ultimate impact on assets is not great. For families above the moderate income level, each $1 of discretionary net worth would add an average of 4 cents to the expected contribution derived from income alone if the family head were a male aged 40 and only some 2½ cents if the family head were age 55. The effects are even further minimized for older parents and where the head of household is female.

Negative income supplement

In order to provide equal treatment among all families, the CSS distinguishes between sufficient assets for retirement and insufficient assets. When the family assets are not sufficient to provide for adequate retirement at the moderate level, an allowance is granted against effective income. This allowance is derived by ascertaining the difference between current assets and those required to provide an appropriate retirement allowance and applying an inverse conversion ratio based on the age of the head of household. The same actuarial principles used in deriving the conversion ratios for the income supplement are used in deriving the supplement to be deducted from effective income. The younger the individual is the less the amount because of the greater number of working years remaining to accumulate the assets necessary for retirement at a moderate level of living.

Adjusted effective income

The final step before determining the amount parents can reasonably be expected to contribute toward meeting educational expenses is to determine the adjusted effective income of the family. Adjusted effective income is the *effective income* plus the *income supplement from discretionary net worth*. The adjusted effective income reflects the economic strength of the family resulting from a combination of its income and assets. Contributions toward educational expenses are derived from this amount.

Combining income and assets to measure a family's financial strength means that a family headed by a male, age 50 with an effective income of $10,000 and a similar family with adjusted effective income composed of $8,000 effective income and $2,000 income supplement from discretionary net worth would be considered to have equal financial strength and would also be expected to contribute the same dollar amount toward a year of educational expenses.

The fact that the family with an income supplement of $2,000 (which would have been derived from discretionary net worth of $20,000) is asked to contribute about $350 more toward those expenses than would be required from its effective income alone does not mean that it is forced to liquidate a portion of its total assets to meet the increased contribution, although it may choose to do so.

It is a reflection of its ability to contribute more from current income for educational expenses because its assets provide it with greater financial security.

Expected parental contribution from the moderate level

As stated earlier, the CSS system revolves around the concept of the BLS moderate standard of living. Much research has been conducted to insure the appropriateness of this standard, and it is modified as economic conditions change. The BLS moderate standard is updated as necessary for changes in the Consumer Price Index, the latest family size differential ratios estimated by the Social Security Administration, and to adjust for the age of the dependent children in the family. Both the moderate standard and the lower standard serve as reference points in the CSS system for determining the ability of parents to contribute to the costs of postsecondary education.

At the moderate standard, it is expected that parents will continue to provide toward the student's share of certain of the family's expenditures for the basic essentials associated with a moderate level of living, whether the student resides at home or on the campus. At the moderate level, the student's share of family expenses is assumed to be $900 in a 9-month period for the living cost of each child attending a postsecondary institution. This figure of $900 was derived by using the family consumption items in the BLS moderate budget (excluding family housing since this is a fixed component in most family budgets and not susceptible to changes when a student is in postsecondary education) and then weighting the differential changes in the budget as family size increases. For example, the consumption costs, excluding housing, for a family of three with a college-age child are projected to be $6,867. One-third of this amount is weighted by the number of one-child families in the CSS population. The changes between each budget level as family size increases is also weighted by the number of such families in the CSS population, from one to ten or more children. As an example, the one-child share of family consumption expenditures ($2,290) is weighted by the proportion of CSS population one-child families (20.1%) and produces a figure of $460. The difference in consumption expenditures between a 3-person and 4-person family is $1,120. Accordingly, this extra person "costs" $1,120 and weighted by its share of the CSS population (25.3%) would produce a figure of $280. As family size increases, the added cost per individual decreases. In order to provide a standard estimate of the student's share of certain family expenditures at the equivalent moderate level of living for families of different sizes, the weighted average of budget changes has been used. The weighted average budget change for the different family sizes comes to approximately $1,190. Following standard CSS procedure of taking three-fourths of this amount for a 9-month academic period would provide for an expected standard contribution of $900. At the effective moderate-income levels indicated in Table 1, the family would be expected to contribute $900 from income, an amount that represents the continuing obligation of the parents to provide for the student's share of family expenses associated with the moderate standard of living.

From below the moderate level

Below the moderate-income level, expectations decrease from $900 to $0 at the level at which families are considered to be at the low-standard of living. The points of $0 contribution were derived by using the Bureau of Labor Statistics consumption data for a family living at a lower standard. These data, projected to the December 1974 Consumer Price Index, have been further adjusted to provide for a college-age child and for families of different sizes. The income levels (based on income after federal income and Social Security taxes have been deducted and also on size of family) at which the parents would be expected to contribute $0 are presented in Table 2.

From below the lower-income level

Where incomes fall at or below the lower-budget level, expectations decrease from $0 to *minus* $700. At the point at which family income approximates the lower-budget level the contribution is zero. When the family income approximates 50 percent of the lower level, the contribution figure is minus $700. Between the incomes represented by one-half the low-budget standard and the moderate standard of living, the expected contributions have been developed on the basis of a linear relationship. That is to say, there is a proportional rate of contribution based on family size between incomes representing one-half the lower-budget standard and the moderate standard. The provision of a "negative" parental contribution is in recognition of the fact that at income levels below the lower-budget level, families can afford no contribution toward the direct educational costs of attendance at postsecondary institutions (the budget costs, such as tuition, fees, books, and supplies, used in financial need analysis). As family income decreases it is reasonable to suppose that families cannot even afford the indirect costs of college attendance. Indirect costs are those associated with the provision of adequate clothing, necessary furnishings for campus housing, and other items generally needed by students.

One family earning $6,500 and a similar family earning $3,000 are not in equal financial circumstances, and to be completely fair to both families it is necessary to treat them unequally, rather than applying the same expectation to all families below the lower-budget level. This difference in financial circumstances is indicated in CSS procedures by the negative contribution figure provided in its financial need analysis system.

To illustrate how the negative contribution functions, consider a two-parent, two-child family with an effective income of $4,000 and an institutional budget of $2,500:

Using the negative contribution:	
Institutional budget	$2,500
Expected parental contribution	+(700)
Estimated financial need	$3,200
Using the CSS alternate contribution:	
Institutional budget	$2,500
Expected parental contribution	+ 0
Estimated financial need	$2,500

When subtracting the expected parental contribution from the institutional budget to derive the financial need, if the expected parental contribution is a negative figure it is *added* to the institutional budget. This produces a figure indicating a greater financial need than does the use of the alternate procedure which reports $0 as the lowest parental contribution amount. The use of a negative contribution emphasizes the different budget needs of students at varying income levels and provides a greater differentiation for families below the lower-budget level than is indicated by a fixed zero parents' contribution.

A negative contribution figure can be used by institutions in two ways. Ideally, financial aid administrators should recognize the special budget needs of students from families of low socioeconomic standing. In these cases, financial aid awards that meet full need should be made. This kind of award would recognize not only the direct educational costs but also the indirect costs to these families. Where a financial aid administrator cannot financially recognize the indirect costs because of the limitation of resources, the negative contribution figure can serve as a ranking device for setting priorities on existing funds. In such cases, students from low-income families would have a greater indicated need for financial assistance, and should therefore receive priority in the allocation of funds.

From above the moderate level

The CSS recognizes that a certain level of income and assets is necessary to maintain the family. Income and assets above this level are to varying degrees available to meet educational costs. The expected contribution to postsecondary education from the adjusted effective income of a family consists of an expectation from the "moderate" level of income representing the student's share of family expenses and from discretionary income, if present.

As family incomes increase above the moderate levels, families have enough money to provide the necessities of life; they also have money available for discretionary use. Progressively higher contributions toward the expenses of postsecondary education are expected from family income as discretionary income rises. The CSS system uses a marginal taxing rate schedule that is applied against income above the moderate level.

When more than one sibling is attending a postsecondary institution

The CSS recognizes the special circumstances of a family in which two or more siblings are attending postsecondary institutions at the same time.

Since parents are expected to continue to provide the basic necessities of life whether a student lives at home or on the campus, the CSS assumes that the students share of family expenses at the moderate level of income will be available to all siblings to meet their basic living expenses if they are in attendance at the same time. The contribution from discretionary income, if any, represents the *maximum* amount that a family can be expected to contribute above the maintenance contribution toward the expenses of postsecondary education.

If only one child in the family is attending a postsecondary education institution, the *entire* contribution from discretionary income is available to meet expenses. If other siblings are attending at the same time as the applicant, *the contribution from discretionary income is divided equally among them.*

For any particular sibling in a family, the expected parental contribution toward educational expenses is determined by this formula:

$$\text{Contribution from moderate income} + \frac{\text{Discretionary income contribution}}{\text{Number of siblings in college}}$$

As an example, the amount expected for the academic year expenses of a student from a three-child family with an adjusted effective income of $15,000 (which includes an expected contribution from the moderate income level of $900) and with two children in postsecondary institutions would be calculated as follows:

$$\$900 + \frac{\$340}{2} = \$1,070$$

In other words, the $1,070 represents a contribution of $900 from moderate income plus $170 from family discretionary income.

When the student commutes

As described in the preceding section, the computed parents' contribution from adjusted effective income comes from two different sources under CSS procedures: from the moderate level of income and from the discretionary income of the family. In the case of a student living away from home, any contribution from discretionary income, plus that portion of family income assumed available for the continued provision of the basic necessities of life, will be available for educational and related expenses. Consequently, the total of the parents' expected contribution can be deducted from the institution's budget for a resident student, and the remaining amount could be considered as being needed from the institution or other sources.

If the student chooses to live at home and commute to a nearby institution, much of the $900 contribution (the amount that a family is assumed to have used to provide the basic necessities for maintaining the student at home for nine months) will continue to be required by the family and cannot be considered available for the payment of direct educational expenses. The family's expenditures for food will be reduced only by the meals that the student buys away from home; the family may continue to provide medical care as part of the family budget; and the amount the family would have given the student to purchase clothing will probably remain a part of the general family budget. Therefore, if the student lives at home and commutes to the campus, the parents will continue to provide many of the basic necessities of life, and an appropriate reduction in parental contribution should be made.

A financial aid administrator can handle the problem of parental support for the commuting student equitably in several ways. The essential element is to insure that the parents' total effort for expenses connected with the student is recognized—expenses incurred at home and expenses directly attributable to attendance at a postsecondary institution.

Option One. The financial aid administrator can include in the commuting student's budget amounts for tuition, fees, books, and supplies, and the full $900 in expected maintenance, combining home maintenance and out-of-pocket expenses, as in the following example.

Tuition and required fees	Variable
Books and supplies	$150
Maintenance (student's board at home, on-campus meals, and miscellaneous personal expenses)	900
Transportation	Variable
Total	$1,050 plus tuition and fees, and local transportation

This option has the advantage of making it possible to use the same parents' contribution figure when dealing with either resident or commuter budgets.

Option Two. An alternative approach is for the financial aid administrator to choose to include in the expense budget for commuting students an amount for lunches and incidentals that constitute out-of-pocket expenses for the student and to exclude from the commuting student's expense budget expenses for necessities provided at home. This option will result in a reduction of the computed parents' contribution by the amount considered spent by the parents at home.

For example, in determining the need of commuting students many financial aid administrators have adopted the following approach.

First, a budget is constructed to include all actual cash expenses to the student. The parents' contribution is computed in the usual way and then reduced by $500 (or eliminated if it is less than $500) to compensate for meals, laundry, and medical and other expenses still covered by the family at home. Student resources and savings from expected summer earnings are added in, and the total family contribution is deducted from the special commuting budget.

Tuition and required fees	Variable
Books and supplies	$150
On-campus meals	200
Miscellaneous personal expenses	200
Local transportation	Variable
Total	$550 plus tuition and fees, and local transportation

3. Computation procedures for the Parents' Confidential Statement

This chapter describes how the College Scholarship Service computes the expected parental contribution for dependent students according to the theory explained in Chapter 2. Computations described refer to the Parents' Confidential Statement (PCS) and to data reported on the Financial Need Analysis Report (FNAR). Those who use the Student's Financial Statement (SFS) to figure the expected parental contribution should follow similar steps.

The CSS, with advice from its Committee on Need Assessment Procedures and the guidance of the CSS Council, has developed standard procedures for centrally analyzing the information reported on the PCS. It is important that the financial aid administrator have a basic understanding of these procedures because it is his responsibility to accept the need analysis or determine whether adjustments might appropriately be made at the institutional or agency level.

Computation of parents' contribution

The first series of steps relates to determining the parents' effective income.

Effective income:

1. Total income (net income)

Total income is determined by adding all reported taxable and nontaxable income for both the father and the mother plus income from investments, business profits, or farm earnings for the calendar year (1974). For most families this total income also represents net income. For some families, however, determining net income involves making certain adjustments against taxable income for unreimbursed employee business expenses. The aid administrator can review expenses to determine if they are allowable by using the list of "Allowable employee business expenses."

Allowable employee business expenses (PCS item 9)

Salesmen, doctors, clergy, or if profession indicates necessity:
Cost of goods
Cost of office help
Cost of operating business car
Educational expense if job-related and income is shown
Entertainment
Equipment and supplies
Legal fees
Office or home office
Professional dues and literature
Promotional
Travel (*not* commuting)

Truck drivers, railroad and construction workers:
Living away from home expenses

Expenses on income-producing property:
Depreciation
Insurance
Interest
Taxes
Upkeep
Utilities

Miscellaneous:
Investment expense
Tools
Uniforms and work clothes
Union dues

Nonallowable employee business expenses (PCS item 9)

Commuting expenses
Contributions
Debts from personal charge accounts
Expenses on nonincome-producing property
General home repairs or improvements
Home mortgage payments
Income tax preparation
Interest expense
Living expenses away from home for family
Lunches
Medical insurance premiums and expenses
Self-retirement payments and self-employment taxes
Social security deductions
State and local taxes
Tithes
Unexplained expenses

The adjustment for employee business expenses is not readily apparent on the FNAR because the CSS has subtracted from taxable income the appropriate amount and only net income is printed. The financial aid administrator can determine that total income was adjusted by a review of the specific income items on the PCS.

In all cases when a family's employee business expenses are large enough to affect the parents' contribution by $100 or more, "unusual condition E" appears on the FNAR. This suggests that the financial aid administrator should review the business expenses to see whether they are allowable.

Figure 1. FNAR line 2

YEAR	COMPUTATION OF EFFECTIVE INCOME									
	NET INCOME	U.S. INCOME TAX	STATE INCOME TAX	WORKING SPOUSE	MED.-DENTAL EXPENSES	EMERGENCY EXPENSES	INDEBTEDNESS	OTHER DEPENDENTS	TOTAL ALLOWANCES	EFFECTIVE INCOME
1	12420	+ 1880	50	1200	0	30	0	0	3160	9260
2										
3										

2. Allowances

The next step involves subtracting from the family's net income an amount reflecting federal and state income taxes and Social Security tax paid and categories of allowable expenses arising from unusual circumstances.

United States income tax and F.I.C.A. United States income tax is the first allowance against income. If the amount reported exceeds the standard federal income tax by 10 percent or if the family fails to provide the amount of the federal tax paid, the CSS system computes a standard federal income tax. The CSS assumes that the family uses standard deductions and considers the number of tax exemptions for 1974. The CSS distinguishes between taxable and nontaxable income and computes the tax on taxable income only. This method of calculating a standard tax can be approximated by the financial aid administrator by using Table A, p. 70. The CSS system computes adjusted taxable income and then uses the tax rates provided in Table B, p. 78. For parents reporting taxable income, F.I.C.A. is computed at 5.85 percent up to a maximum of $770 for each working parent. The amount of the F.I.C.A. is then added to the federal tax. A plus sign precedes the amount printed on the FNAR and a message also appears that provides the dollar amount of the F.I.C.A. This figure is calculated assuming one wage earner unless there is also an entry in PCS item 7A, "Mother."

State income tax. The CSS makes an allowance of state income tax for those families residing in one of the states that assess such taxes. The central computation procedure uses reported tax except when the tax reported exceeds standard tax by 10 percent or more, or when no tax is reported. A standard tax can be approximated by the financial aid administrator by using the family's taxable income and state of residence, referring to Table C, p. 80, "Average state income taxes."

Working spouse. The CSS makes an allowance for two-parent families in which both parents are earning income. The allowance is equal to 50 percent of the wage, salary, or earnings of the parent who earns the smaller amount, up to $2,000 plus 25 percent of the amount over $2,000 to a maximum annual allowance of $1,500.

If all the mother's income is from a business or farm and is reported in 7C, CSS transfers the amount to 7A "Mother." The father's income is considered to be any amount reported in 7A "Father" and 7C. These items will be reviewed to determine if both parents are working.

Medical/Dental expenses. An allowance is made for uninsured medical and dental expenses plus medical insurance premiums in excess of 5 percent of the net income. If the amount claimed by the family on the PCS for medical expenses will reduce the parents' contribution by $100 or more, the financial aid administrator will be alerted by "Unusual condition F" on the FNAR. This is to suggest that the financial aid administrator should review the medical and dental expenses to see if they are allowable.

The CSS accepts the parents' reported medical expenses because studies by the CSS show that most expenses listed in this item are allowable.

Emergency expenses. The CSS makes an allowance for emergency expenses incurred by the family. If the amount reported will reduce the parents' contributions by $100 or more, the PCS is reviewed to ascertain if the expenses are allowable according to the schedule of allowable expenses. Allowances are not made for any expense that is not explained or that cannot be classified as an emergency or unusual expense.

Allowable emergency expenses (PCS item 14)

Alimony payments
Cemetery lots (at time of need)
Child support (if not duplicated at item 5D)
Funeral expenses
Legal fees
Moving expenses (job-related and only over reimbursement)
Nursing home care (if not duplicated at item 5D)
Sewer, street, and water assessment (installation only)
Termite control including damage repair
Uninsured natural disasters not covered by insurance (flood, fire, storm damage, etc.)
Unreimbursed tuition for parents' education

Nonallowable emergency expenses or debt outstanding (PCS items 14 and 22)

Appliance purchases
Balance due on personal charge accounts for food, clothing, and the like
Car payments or repairs
Charge accounts on installment purchases
Child care
Commuting-to-work expenses
Contributions to charities, churches, or other nonprofit organizations
Cost of lunches bought away from home
Debts incurred in a presently functioning business
Furniture purchases
Housekeeping expenses for working mother
Living away from home expenses
Living expenses of family members, including food, clothing, and the like
Minor repairs to personal property
Mortgage payments on family home
Personal taxes (real estate property, income, or expenses)
Premiums for insurance other than medical (see allowable expenses)
Real estate taxes on nonincome-producing property
Retirement payments, whether made to social security program, state or company plan, or personal plan
Routine home repairs, such as maintaining plumbing and electrical and heating systems, and painting
Schooling expenses for children
Tithes
Travel expenses (judgment exercised)
Unexplained items, when explanation is requested on PCS
Unpaid taxes and accident costs
Vacation expenses
Wedding, confirmation, and Bar Mitzvah

Indebtedness. The CSS makes an allowance against income only in cases where the family's allowable debt outstanding exceeds its total assets. The allowable excess debt outstanding is divided by three, and the result is entered on the FNAR as an indebtedness allowance. This division permits the total excess debt outstanding to be amortized over a three-year period. The letter "T" is entered in the "Classification" box to call attention to this allowance.

The CSS reviews the debt outstanding (PCS item 22) of the family when the total exceeds $4,489 or the amount exceeds the value of the parents' assets. If there is no explanation, the amount is reduced to zero. Debts are also checked to determine if they are allowable (page 14), and, if not, the amount of debt outstanding is reduced accordingly. A figure appears in the "Indebtedness" box only when debt outstanding exceeds assets.

Allowable debt outstanding (PCS item 22)

Encumbrances (second mortgage, lien, personal loan for down payment, etc.)
Funeral expenses
Indebtedness (loan or margin account) to purchase investment listed in item 20
Legal fees
Living expenses if business failure, prolonged illness, unemployment, etc., have depleted assets and forced indebtedness
Past business debts – business dissolved and parent *personally* responsible for repayment
Past educational indebtedness for parents' education
Past medical and dental expenses
Past moving expenses
Personal debt to purchase business
Uninsured natural disaster not covered by insurance (flood, fire, storm damage, etc.)

(For nonallowable debt outstanding see "Nonallowable emergency expenses or debt outstanding" above.)

Other dependents. A standard allowance of $600 is made for each dependent, other than children, reported on the PCS. This may be the student applicant's uncles, aunts, grandparents, or other relatives supported by the parents. The aid administrator may want to review the PCS to determine whether the standard allowance figure is related to the actual amount reported by the family. In cases where actual support may differ from the $600 standard, an adjustment may be appropriate. This may be especially true when expensive nursing care or medical expenses (if they are not otherwise reported) create an excessive financial burden on the family finances. The CSS reviews entries for "Other dependents" when more than one is claimed, and, if there is no explanation on the PCS, no allowance is granted.

It is up to the financial aid administrator to accept or alter the CSS central treatment of allowances. It may be felt that an explanation provided by the parents on the PCS is adequate, or other information may exist that would have bearing on the family's circumstances. In such cases, the financial aid administrator should adjust the PCS entry appropriately and recalculate the FNAR.

3. Effective income

All the allowances previously listed are then totaled and subtracted from the net income to derive the effective income.

Income supplement:

4. Total assets

Residence equity. The residence equity entered on the FNAR represents the difference between the "Estimate of present market value" and the "Unpaid mortgage principal" of the family's home.

In cases where the unpaid mortgage reported on the PCS exceeds the market value the CSS will seek further information from the family.

Other real estate. The CSS determines the value of the other real estate in the same manner that it determines residence equity. But in those cases where the family reports other real estate with an equity of $20,000 or more, and there is no entry on the PCS for "Other taxable income," the CSS reviews the PCS for an explanation and, if none is found, writes to the family requesting further information or explanation.

Business or farm. The net worth of the business or farm carried from Supplement A or B is determined by first subtracting the total indebtedness of the business or farm from its total value. The result is then multiplied by the percent of ownership. A portion of the amount resulting is figured according to the following schedule, and the amount is entered on the FNAR.

Net worth of business or farm	*Amount assumed to be available*
$ 1–$ 20,000	40% of net worth
2 20,001–$ 60,000	$ 8,000 plus 50% of excess over $20,000
$ 60,001–$100,000	$28,000 plus 60% of excess over $60,000
$100,001 or more	$52,000 plus 70% of excess over $100,000

A negative number is never entered, nor is excess business indebtedness ever placed in the indebtedness section of the FNAR, which is used for indebtedness as an allowance against income.

Cash and bank accounts. Cash and bank accounts are entered on the FNAR as reported on the PCS. If cash, bank accounts, and other investments exceed $20,000, the CSS checks to insure that income is listed in 7B. If the entry in 7B is then zero, the CSS requests additional information from the parents.

Occasionally families report restrictions against bank accounts for life insurance or pending expenses, or other accounts reserved for the care of retarded or handicapped children. While the CSS cannot recognize such individual circumstances in its central procedures, the aid administrator may wish to exercise his judgment in such situations.

Other investments. Other investments are entered on the FNAR as reported on the PCS. The CSS review is identical to that performed for "Cash and bank accounts" and "Other real estate."

The value of the parents' various assets are added together to determine total assets.

Figure 2. FNAR **line 3**

YEAR	COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS								
	RESIDENCE EQUITY	OTHER REAL ESTATE	BUSINESS OR FARM	CASH AND BANK ACCOUNTS	OTHER INVESTMENTS	TOTAL ASSETS	DEBT OUTSTANDING	NET WORTH	INCOME SUPPLEMENT
1	18900	0	0	900	0	19800	100	19700	800
2									
3									

5. Net worth

Against the total assets the CSS makes an allowance for debt outstanding. If the amount of the debt outstanding exceeds the family's total assets, the entry is reviewed. In such cases, where the debt outstanding is allowable, the CSS divides the excess indebtedness by one-third and shows this amount in the computation of effective income section of the FNAR under "Indebtedness."

After the debt outstanding has been subtracted from the family's total assets, the remainder represents the family's net worth and is shown on the FNAR. There is a zero "Net worth" entry on the FNAR in cases where debt outstanding exceeds total assets.

Table 1. Retirement allowances

Age	*Two-parent family (father's age)*	*One-parent family (mother's age)*
40	$ 8,600	$10,700
41	8,900	11,000
42	9,200	11,400
43	9,400	11,700
44	9,700	12,000
45	10,000	12,400
46	10,300	12,700
47	10,600	13,100
48	10,900	13,500
49	11,300	13,900
50	11,700	14,300
51	12,000	14,800
52	12,500	15,300
53	12,900	15,800
54	13,400	16,300
55	13,900	16,900
56	14,400	17,500
57	15,000	18,100
58	15,600	18,800
59	16,300	19,500
60	17,000	20,300
61	17,800	21,100
62	18,600	22,000
63	19,600	23,000
64	20,600	24,000
65	21,600	25,200

6. Income supplement

The income supplement is determined by subtracting the appropriate retirement allowance from net worth and using a conversion ratio to prorate discretionary net worth over the estimated remaining life-years of the primary working parent.

The financial aid administrator may calculate the income supplement, given the family's net worth and the primary working parent's age, using Table D, "Income supplement table" (for two-parent and one-parent families) or by following the procedure described below.

The CSS recognizes that one of the reasons families accumulate assets is to provide for retirement needs because social security insurance provides only a portion of the income needed to retire at a comparable "moderate" retirement level.

To preserve that portion of family assets needed to provide retirement income, the CSS makes an allowance against net worth.(Table 1).

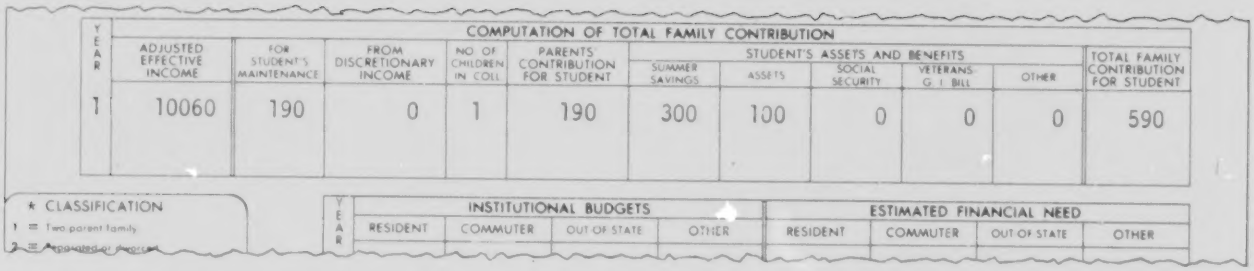
If the family has sufficient remaining assets after provision of a retirement allowance, a portion of the discretionary net worth is considered available. To arrive at the income supplement, the CSS multiplies the discretionary net worth by a conversion coefficient determined by the age of the head of the household—the father in a two-parent family or the mother in a one-parent family. If the family assets are not sufficient to provide for the retirement allowance, this fact is recognized through the use of an inverse coefficient which produces a negative income supplement. This amount is then subtracted from the family's effective income to compensate for their lack of necessary assets.

The percentage of discretionary net worth that is assumed to be converted to annual income supplement is shown in Table 2 by age and family status and reflects revisions based on available economic data. The percentage differs according to whether the discretionary net worth is positive or negative.

Table 2. Conversion of discretionary net worth

	Percent of discretionary net worth			
	Male, head of household		*Mother, sole support*	
Age	*Positive*	*Negative*	*Positive*	*Negative*
40–44	12	7	7	3
45–49	11	9	6	4
50–54	10	10	5	5
55–59	9	11	4	6
60 and above	7	12	3	7

Figure 3. FNAR line 4



YEAR	COMPUTATION OF TOTAL FAMILY CONTRIBUTION										
	ADJUSTED EFFECTIVE INCOME	FOR STUDENT'S MAINTENANCE	FROM DISCRETIONARY INCOME	NO. OF CHILDREN IN COLL.	PARENTS' CONTRIBUTION FOR STUDENT	STUDENT'S ASSETS AND BENEFITS: SUMMER SAVINGS	ASSETS	SOCIAL SECURITY	VETERANS G. I. BILL	OTHER	TOTAL FAMILY CONTRIBUTION FOR STUDENT
1	10060	190	0	1	190	300	100	0	0	0	590

★ CLASSIFICATION
1 = Two-parent family
2 = Appointed or [illegible]

YEAR	INSTITUTIONAL BUDGETS				ESTIMATED FINANCIAL NEED			
	RESIDENT	COMMUTER	OUT-OF-STATE	OTHER	RESIDENT	COMMUTER	OUT-OF-STATE	OTHER

Total family contribution:

7. Adjusted effective income

The adjusted effective income is the sum of the effective income and the income supplement.

8. Maintenance and discretionary income contribution

The final step in the computational procedures is to determine the expected parents' contribution from Table E, "Total parents' contribution from adjusted effective income, by size of family," by using the adjusted effective income and the number of dependent children in the family.

The CSS uses formulas based on the Bureau of Labor Statistics average standards of living budgets (presented in Chapter 2) to derive the parents' contribution from "adjusted effective income." The FNAR entries are divided to show that portion of the parents' contribution considered to be available for the applicant's continued maintenance, and the total amount of parents' contribution available from the family's discretionary income. The maintenance contribution represents the amount of money available for the student's support during a nine-month period.

The contribution from discretionary income is figured by multiplying the adjusted effective income above the moderate level by using the rates provided in Table 3.

Table 3. Expected contributions from discretionary income

Discretionary income	*Expected contribution rates*
Not over $1,000	22% of discretionary income
$1,000 to $2,000	$ 220 plus 25% of all over $1,000
$2,000 to $3,000	$ 470 plus 29% of all over $2,000
$3,000 to $4,000	$ 760 plus 34% of all over $3,000
$4,000 to $5,000	$1,100 plus 40% of all over $4,000
$5,000 to $6,000	$1,500 plus 47% of all over $5,000
$6,000 or more	$1,970 plus 55% of all over $6,000

When the contribution from parents is $900 or less, it is considered to be totally for maintenance. The contribution figure appears in the "For student's maintenance" box and appears as well in the "Parents' contribution" box.

In addition to the contribution for student's maintenance, the amount of the contribution from discretionary income (contributions over $900) represents the full amount available for educational expenses. If the family has more than one child in a postsecondary institution, the contribution from discretionary income is then divided by the number of siblings in the family who will be attending a postsecondary institution during the next academic year. The result is then added to the student's maintenance contribution to derive the total *parents'* contribution for the student. When only one child attends, the total contribution from discretionary income is available for his support.

When the "adjusted effective income" of the family is such that a negative parents' contribution results, two computation lines will be shown on the FNAR *in this section. The first line is the regular* CSS *computation, which shows the negative contribution as a minus dollar amount; the second line, the alternative computation, shows the parental contribution as zero.*

In the case of commuting students, depending on the procedure selected by the financial aid administrator (see page 12), a change in the parents' contribution may need to be made. A change may also be made if the period of study is other than 9 months. To convert the parents' contribution, derive the contribution for one month by dividing the maintenance contribution by 9 and the discretionary portion by 12; add the two amounts together and then multiply by the appropriate number of months.

9. Student's contribution

Student's savings from summer earnings. The CSS enters a standard expectation from a student's savings from summer earnings. The schedule of expected savings is as follows.

	Men	*Women*
First year	$400	$300
Second year	500	400
Third year	600	500
Fourth year	600	500

Adjustments can be made by the financial aid administrator when it is known that a student is either able to save more than the amount expected or is unable to work or save during the summer months. Financial aid administrators must be especially sensitive to situations in which depressed wages or lack of summer jobs (often in urban areas with high concentrations of unskilled workers) make the CSS standard summer savings expectation unrealistic. In many instances, students from low-income families may use savings from summer earnings to assist in supporting the family. In such situations, the aid ad-

ministrator will find it necessary to eliminate the amount shown on the FNAR, increase the need figure, and consider providing additional financial aid.

Student's assets. The CSS divides the applicant's total assets from sources such as savings, cash gifts, and inheritances by the number of years of college remaining, and enters the result on the FNAR. Thus, a first year applicant's assets would be divided by 4, a second year student's by 3, and so on.

Student's Social Security educational benefits. The CSS multiplies the amount of the applicant's Social Security payment per month by 9 (months in the normal academic year) and enters the figure on the FNAR.

Student's veterans-GI Bill educational benefits. The CSS multiplies the applicant's veterans-GI Bill payment per month by 9 (normal academic year) and enters this figure on the FNAR.

Student's other benefits. The CSS multiplies the applicant's other monthly payments (vocational-rehabilitation payments, war orphan benefits, and other similar types of assistance programs) by 9 (normal academic year) and enters the result on the FNAR.

10. Total family contribution

The total *family* contribution is figured by adding the total parents' contribution to the student's assets and benefits.

Expense budgets

The final computational steps deal with institutionally provided expense budgets and the CSS-estimated financial need.

The CSS enters on the FNAR the expense budgets supplied by the specific institution for which the analysis is being done. If the institution did not supply budgets, this entry, as well as the "estimated financial need," remains blank on the FNAR.

Any postsecondary institution can provide budgets for use in the CSS need analysis services by completing an Institutional Estimate of Student Expenses (IESE). A sample form is provided in Figure 4.

This form has been designed to provide financial aid administrators with the utmost flexibility. The financial aid administrator can enter up to 4 budgets for dependent students in Section 2 and 16 budgets (both 9- and 12-month ones) for students who complete the SFS. Although each entry box is labeled, the financial aid administrator can complete the form to meet his individual institutional needs. For example, if for Section 2 the distinction "out-of-state" is not important, costs for half-time study or costs for special programs could be entered in that box.

The IESE can be submitted at any time, and the institution can update its student budget as often as necessary. By using these data, the CSS is able to calculate a student's financial need at the particular institution.

Because the system recommended by the CSS for estimating how much families and students should contribute includes the funds normally utilized for basic maintenance of the student, the expense budget for student residents should include —in addition to tuition, fees, room, and board—a reasonable amount for books, clothing, laundry, recreation, personal expenses, and travel. For these additional items the aid administrator may wish to include $500 to $600 in the budget.

Travel expenses normally vary widely and are sometimes difficult to include in the budgets listed with the CSS. But the total budget used by the institution in setting awards should include this cost. Many financial aid administrators use a standard allowance of the cost of 1½ or 2 round-trip fares, depending on whether rides can be shared.

The budget for a commuting student living at home differs from that of a resident student because of the absence of housing charges. Commuter budgets may take into account an amount to cover the cost of meals at home and those eaten away from home as well as necessary transportation to and from the campus. In addition, consideration should be given to students from low-income families where any assistance from the family toward the cost of meals might be nonexistent.

Estimated financial need

The CSS enters as the "Estimated financial need" the calculated difference between the "Total *family* contribution" and the "Institutional expense budget" for each recipient of the PCS and FNAR. If the family contribution exceeds the student expense budget, a zero is entered.

Other information on the FNAR

The CSS calls to the attention of the aid administrator certain special conditions that should receive his particular attention, indicated by a code in the "Classification" box on the first line of the FNAR.

1 – Two-parent family
2 – Separated or divorced, two-parent family
3 – Father sole support
4 – Mother sole support, father deceased
5 – Mother sole support, separated or divorced
6 – Unusual conditions – CSS recommends individual analysis
M – Married student
R – Business or farm case
T – Debt outstanding exceeds assets

Number 6 on the legend, "Unusual conditions – CSS recommends individual analysis" means that the student is either:

a. A foreign applicant.
b. Married, and the PCS represents the financial resources of the student or spouse rather than the parents.
c. Has listed his own financial resources.
d. Student has listed no parents or legal guardian.

When the applicant reports that he is a citizen of a foreign country other than Canada, a stamp appears on the PCS. It indicates that the institution or agency receiving the PCS and FNAR should obtain additional information from the applicant through the Financial Aid Application for Students from Foreign Countries, a data-collection document available through the CSS.

The college code is the number the CSS assigns to each user of the CSS central processing services. Institutions without a specific code are listed as 1000.

The "Revised" box will be marked with a "Y" if the family has submitted additional information to the CSS resulting in the production of another FNAR. In addition, a "Revised" stamp appears on PCS copies that are sent to the institution

Figure 4. Institutional Estimate of Student Expenses

COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

Return this form to:
COLLEGE SCHOLARSHIP SERVICE
Box 176
Princeton, New Jersey 08540

INSTITUTIONAL ESTIMATE OF STUDENT EXPENSES FOR ACADEMIC YEAR 1975-76

(See reverse side for instructions.)

Date 10/10/74

J. J. Jones
Name of Financial Aid Officer

Director of Financial Aid
Title

X Y Z University
Exact Name of Institution

P. O. Box 7368
Address

Grant, Nebraska 00038
City, State, Zip Code

Please enter your CSS code number. If you do not have a code number, leave blank and one will be assigned: 8787 (CSS CODE NUMBER)

- Date by which you ask students to submit the Parents' Confidential Statement (PCS) and Student's Financial Statement (SFS) to the CSS.
  MONTH March DAY 15
- Check the boxes that best describe the type and control of your institution and the term of academic study.

TYPE (Check one.)	CONTROL (Check one.)	ACADEMIC TERM (Check one.)
1 ☐ Two-year or less	1 ☒ Public	1 ☐ Semester
2 ☒ Four-year	2 ☐ Private	2 ☐ Trimester
3 ☐ Graduate/ Professional	3 ☐ Proprietary	3 ☒ Quarter
		4 ☐ Other

- Do you have student housing? 1 ☒ Yes 2 ☐ No

1. GUIDANCE INFORMATION:

This information will be used in CSS publications.

FIRST-YEAR BUDGETS

	9-Month Resident	9-Month Commuter	12-Month Self-Supporting
Tuition and fees	500	500	750
Additional out-of-state tuition charge	800		
Books and supplies	100	100	100
Room and board	1100	500	1600
Transportation	50	170	250
Other expenses	500	400	700

2. INSTITUTIONAL BUDGETS — Parents' Confidential Statement:

These budgets will be used to compute need analysis reports for students completing the PCS and will appear on the Financial Need Analysis Report (FNAR).

	Resident	Commuter	Out-of-State	Other
Total first-year expense	2250	1670	3050	3150
Total second-year expense	2250	1670	3050	3150
Total third-year expense	2300	1720	3100	3200
Total fourth or fifth-year expense	2350	1770	3150	3250

3. INSTITUTIONAL BUDGETS — Student's Financial Statement:

These budgets will be used to compute need analysis reports for students completing the SFS and will appear on the Student's Financial Need Analysis Report (SFNAR).

Be certain to include your tuition, fees, books and supplies in total expense figures below.

TOTAL TUITION, FEES, BOOKS, AND SUPPLIES	NINE MONTHS Column 1	NINE MONTHS Column 2	TWELVE MONTHS Column 1	TWELVE MONTHS Column 2
	600	1400	850	1850

SFS DEPENDENT STUDENT

	NINE MONTHS Column 1	NINE MONTHS Column 2	TWELVE MONTHS Column 1	TWELVE MONTHS Column 2
Total expense, single student	2250	3050	2500	4050
Total expense, couple	3750	4550	4500	6050
Total expense, couple and one or more children	4350	5150	5300	6850

SFS SELF-SUPPORTING STUDENT

	NINE MONTHS Column 1	NINE MONTHS Column 2	TWELVE MONTHS Column 1	TWELVE MONTHS Column 2
Total expense, single student	2850	3850	3400	4400
Total expense, couple	4350	5850	5400	6400
Total expense, couple and one child	4950	6450	6200	7200
Total expense, couple and two children	5450	6950	6900	7900
Total expense, couple and three or more children	5850	7350	7500	8500

4. Institutional Options:

A. Do you want to receive PCS and SFS punched cards?
1 ☒ Yes 2 ☐ No

B. Do you want the negative or alternate parents' contribution shown on your SFNAR and on your PCS and SFS punched cards, if you are receiving cards?
1 ☒ Negative 2 ☐ Alternate

C. If you are receiving punched cards, check the *two* estimates of need you want to appear on your PCS punched cards.
1 ☒ Resident 3 ☒ Out-of-state
2 ☐ Commuter 4 ☐ Other

218349

Figure 5. FNAR line 1

COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

FINANCIAL NEED ANALYSIS REPORT
Academic Year 1975-1976
CONFIDENTIAL

NAME OF STUDENT			SEX	DATE OF BIRTH			SOCIAL SECURITY NUMBER			No Par	No Child	CLASS *	CSS CODE	Rev	DATE PRINTED	UNUSUAL CONDITIONS * *				CSS Identification No
LAST	FIRST	M.I																		
BROWN	MARY	A	F	01	18	57	012	34	5678	2	3	1	1070		11-18					5423489

when the family submits significant information not requested by the CSS after PCS copies have already been sent to colleges.

"Date printed" is the date the CSS produces the FNAR.

In the "Unusual conditions" box at the top of the FNAR, the CSS makes one of three annotations about the federal income tax to which the aid administrator should pay particular attention:

1. The letter "A" indicates that there was "No income tax paid or estimated to be paid or no income reported for 1974" and the CSS has used the standard deduction in computing the tax.

2. The letter "B" indicates that "The reported tax for 1974 is less than 80 percent of standard tax." This condition may indicate large tax-deductible expenses for the year, or it may mean that a family has reported only its tax payments in excess of withholding, which would yield a tax allowance on the FNAR that was too small.

3. The letter "C" indicates that "The reported tax paid for 1974 exceeds the standard tax by 10 percent." When this condition occurs the CSS uses the standard deduction in the tax computation. This condition may mean that the family has reported its total withholding rather than the actual tax paid or that the family's income may be higher than actually reported on the PCS.

Unusual condition "D" was introduced at the time the CSS started computing the expected parental contribution on the current year rather than on the estimated year. When condition "D" appears there is a difference between the 1974 total income and total income for 1975 of $1,000 or more. The financial aid administrator may wish to review the information reported on the PCS.

To bring to the attention of the financial aid administrator items he may wish to review, the CSS prints an E or F in the top line to indicate that the allowance for business expenses and/or medical expenses has an effect of at least $100 on the expected parental contribution.

The CSS identification number is a number that the CSS assigns to each student completing a PCS.

In addition to the stamp for revised cases and foreign students, the CSS stamp "Processed as received – CSS" indicates that the PCS has been processed exactly the way it was received. For example, the stamp would appear if only the first page of the PCS were received by the CSS.

The "QC" (quality control) and "Resubmitted as original" stamps may occasionally appear on the PCS. They refer to internal CSS central processing procedures and are not relevant in any way to the interpretation of the PCS and FNAR.

The CSS also prints a message to alert the aid administrator to the student's probable eligibility for a Basic Grant. After the Family Contribution Schedule is issued by the United States Office of Education, an actual dollar amount is printed for those students who are determined to be eligible for a Basic Grant.

4. Procedures for processing the PCS

The PCS is designed to be completed by the parents of financial aid applicants. Since 1954 a document similar to the present PCS has been distributed to financial aid applicants, permitting a family to complete a single financial statement that is objectively analyzed, copied, and distributed to all postsecondary education institutions and agencies to which a student is applying. This procedure makes it possible for a student's financial need to be analyzed in a consistent and objective way, regardless of the institution he attends.

The PCS form is distributed to parents through high schools, postsecondary education institutions, and scholarship agencies as a part of the PCS *Booklet*, which also includes instructions for filling out the form, a filled-in sample form, work sheets for the parents to keep, and separate supplement sections. Supplement A is to be completed by parents who own all or part of a business; Supplement B, by farm or ranch owners, operators, or farm tenants. Copies of the completed PCS, copies of important supportive material filed with the CSS by the parents of the student, and the analysis of the PCS are sent to the postsecondary institutions, schools, and scholarship programs named by the student to receive the PCS. Parents receive an acknowledgment of the receipt of the PCS at the processing center.

The completed PCS provides information on family income, unusual expenses, family and business assets, and indebtedness. It also contains a statement that parents must sign verifying that the information they have supplied on the PCS is correct and agreeing to furnish a copy of their most recent income tax return or other appropriate documentation on request.

Institutions and agencies using the PCS generally include a statement in their catalog, financial aid leaflet, or application materials describing their financial aid program. These statements usually cover four specific points:

1. Student expenses
2. Purpose of the financial aid program
3. Resources available
4. Procedures for applying for financial aid

A sample statement that institutions may wish to consider adapting for inclusion in their catalog is given below.

"*Purpose of financial aid program.* By distributing funds according to need, (institution's name)'s financial aid program makes it possible for the greatest number of students, regardless of their financial circumstances, to continue their education. Currently, more than ___ percent of all enrolled students receive some form of financial aid from _____.

"*Available financial aid resources.* In addition to its own funds, _____ participates in all federal programs including the Basic Educational Opportunity Grant Program. Residents of (name of state) are also eligible to receive state scholarship and loan awards. (Specific scholarships, loan funds, etc. administered by an institution are usually described here.) Last year, _____ awarded $_____ in total aid.

"Students applying for financial aid are considered for all programs for which they are eligible. The amount of financial aid awarded is generally a combination of grant, loan, and employment. The amount of the award is based on the financial need of the student. Need is determined by subtracting the resources of the student and his parents' contribution from the total student expenses. The parents' contribution is estimated on the basis of the amount of their income and assets as well as a consideration of taxes, medical expenses, and other liabilities of the family. An independent, objective, nationally recognized method developed by the College Scholarship Service is used to analyze the family's financial circumstances. All financial aid awards to students are determined by the _____ Office of Financial Aid.

"*Procedures to follow when applying for financial aid.* Students should apply for financial aid by (date). Students who are currently living with their parents or guardians and who were claimed as a dependent for the previous calendar year should also submit a Parents' Confidential Statement (PCS) to the College Scholarship Service by (date). The PCS may be obtained from the high school guidance counselor or by writing to the Office of Financial Aid.

"Partially or completely self-supporting students as well as currently enrolled students receiving financial aid should complete the Student's Financial Statement (SFS) and submit it to the College Scholarship Service by (date). The SFS is available from the Financial Aid Office. Students should specify (code number) for (institution's name) in the appropriate place on the PCS and SFS.

"A letter explaining the award decision and giving information about the aid offered will be sent to each student who applies.

"A student must reapply for financial aid each academic year. However, aid usually continues at the same level each year, unless a student's resources or his parents' expected contribution changes. All enrolled students receiving aid automatically get information on how to apply for renewal awards. Other students should request applications by (date)."

Central processing procedures for the PCS

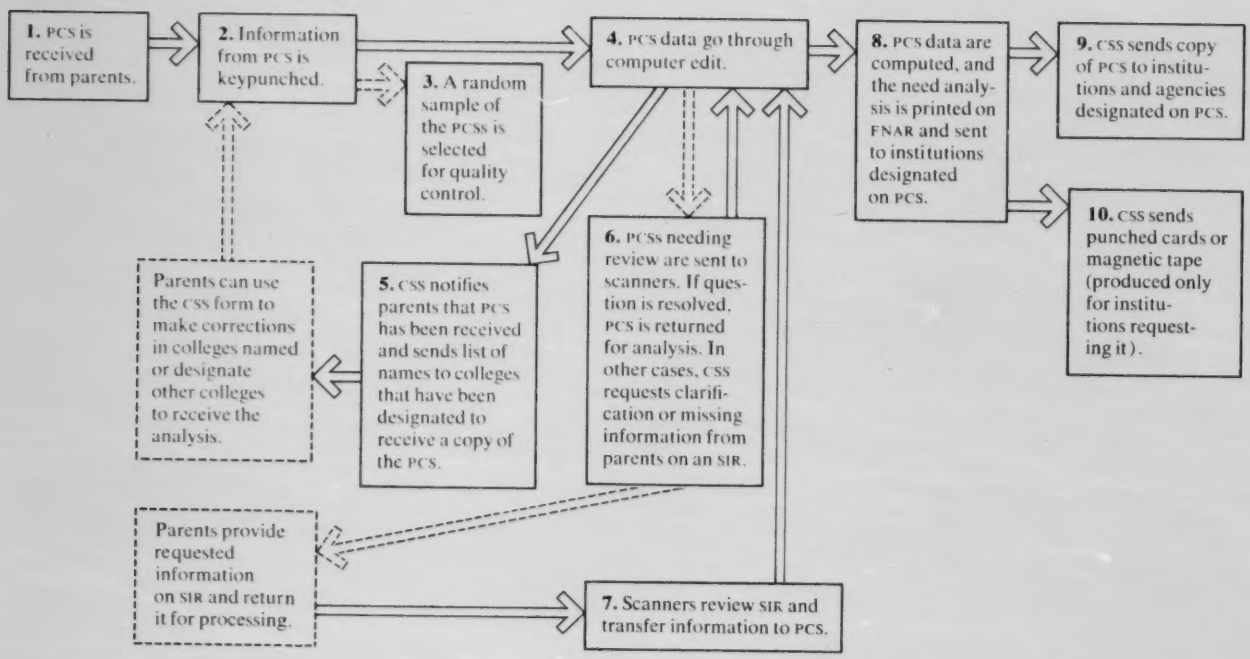
Figure 1 presents a step-by-step description of the CSS central need analysis service, from the time the PCS sent by the parents arrives at the processing center to the time copies of the PCS and the FNAR are mailed to the institution or agency. Boxes that are made of broken lines indicate that the step is initiated by the parents, not by the CSS. Arrows made of broken lines show that the step to which the arrow leads occurs only sometimes, not in all cases.

1. The PCS is received from the parents by the CSS. The filled in PCSS are stamped with the date of receipt on the upper right-hand corner of page 1 and validated for the amount of the processing fee received. Each PCS is reviewed to determine if a four-digit CSS code number has been listed for each institution or agency designated to receive a copy of the PCS and the analysis. If the code has not been provided by the family, the CSS fills in the appropriate code numbers.

2. PCSS are forwarded for keypunching. Information used in the computation of the total family contribution is keypunched and verified.

3. A random sample of the PCSS is selected for quality control. This procedure reveals any problems in the processing system and provides a measure of the turnaround time. To moni-

Figure 1. Steps in processing the PCS


1. PCS is received from parents.
2. Information from PCS is keypunched.
3. A random sample of the PCSs is selected for quality control.
4. PCS data go through computer edit.
5. CSS notifies parents that PCS has been received and sends list of names to colleges that have been designated to receive a copy of the PCS.
6. PCSs needing review are sent to scanners. If question is resolved, PCS is returned for analysis. In other cases, CSS requests clarification or missing information from parents on an SIR.
7. Scanners review SIR and transfer information to PCS.
8. PCS data are computed, and the need analysis is printed on FNAR and sent to institutions designated on PCS.
9. CSS sends copy of PCS to institutions and agencies designated on PCS.
10. CSS sends punched cards or magnetic tape (produced only for institutions requesting it).
Parents can use the CSS form to make corrections in colleges named or designate other colleges to receive the analysis.
Parents provide requested information on SIR and return it for processing.

tor the reliability of the data reported on the Parents' Confidential Statement, the CSS requests a certified copy of the income tax forms from the Internal Revenue Service for the families in this sample. The authorization form on the PCS is used in making this request. The CSS will process the PCS even if the parent does not sign the authorization form. The institution, of course, has the option of requiring parents to sign another authorization form or requesting an income tax form from the parents in order to determine a student's eligibility for financial aid at the institutional level.

4. The data from the PCSs are then edited, using fixed parameters which serve as checks and balances to insure that the data used in the analysis are documented or explained.

5. A form is produced by the CSS and sent to parents, acknowledging receipt of the PCS for the student applicant. The Acknowledgment shows the names and code numbers of the institutions or scholarship agencies designated to receive the PCS. A Correction Stub, which allows parents to correct any inaccurate code numbers they may have entered on the PCS and an Additional College Request form (so that additional institutions and agencies can be designated to receive the PCS) are also a part of the Acknowledgment. Parents are not charged an additional fee for the correction of erroneous code numbers. The Acknowledgment form is shown in Figure 2.

6. A Supplementary Information Request (SIR) form (see sample case on page 55) is produced for PCSs that are incomplete or have conditions requiring internal review. A message is printed on the SIR for each PCS item requiring review.

If a questioned entry can be resolved by clerically reviewing the PCS, the correct data are noted on the SIR. In some instances questions concerning the PCS entries cannot be resolved by clerical review. In these cases a copy of the SIR is sent to the parents, requesting the necessary information.

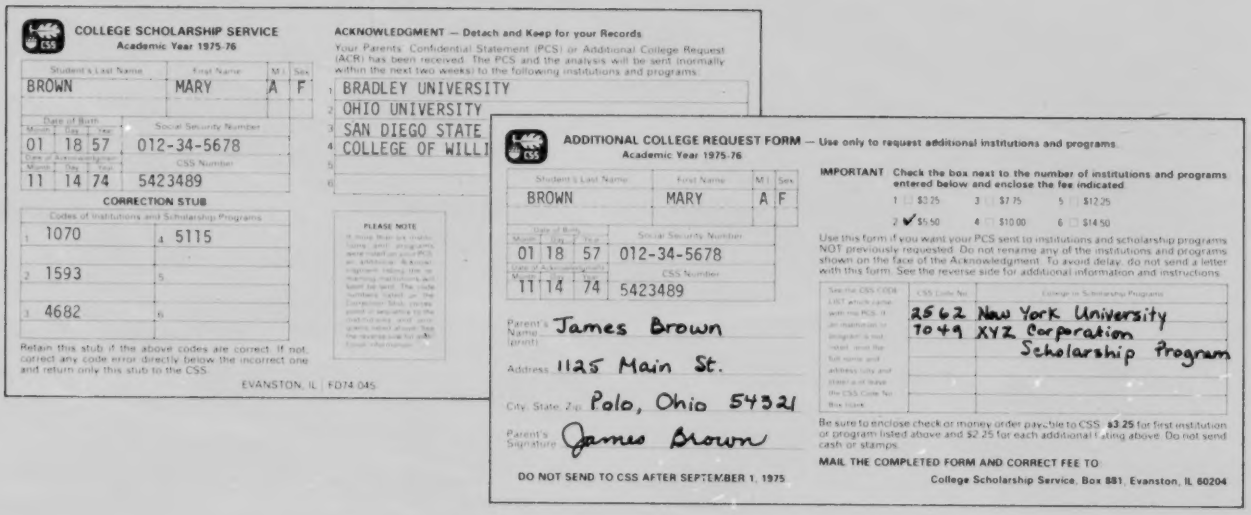
If, because an SIR had to be sent to the parents, complete processing of a PCS is delayed for 15 days or more, a PCS Delayed in Processing Report is automatically prepared and mailed to the financial aid administrator at each institution or scholarship program designated as a recipient. The Delayed in Processing Report gives the financial aid administrator the names of those students who specified that institution as a recipient of the PCS but whose PCSs have been delayed in processing. A student's name is dropped from the next report following the completion of processing. A facsimile of this report is shown in Figure 3 (page 24). Many aid administrators get in touch with students whose names appear on this report to bring their attention to the fact that information is needed to continue processing their PCSs.

7. The scanners who review the PCS and SIR transfer the appropriate clarification to the PCS and identify it by the notation "CSS."

8. A Financial Need Analysis Report (FNAR) is produced initially only for PCSs that contain no conditions that would require further review. The FNAR contains the current analysis, as well as any previous years' analyses, of the PCS with all significant information used in the computation.

BEST COPY AVAILABLE

Figure 2. Acknowledgment



COLLEGE SCHOLARSHIP SERVICE
Academic Year 1975-76

Student's Last Name: BROWN | First Name: MARY | MI: A | Sex: F
Date of Birth: 01 18 57 | Social Security Number: 012-34-5678
Date of Acknowledgment: 11 14 74 | CSS Number: 5423489

CORRECTION STUB

Codes of Institutions and Scholarship Programs
1 1070 | 4 5115
2 1593 | 5
3 4682 | 6

Retain this stub if the above codes are correct. If not, correct any code error directly below the incorrect one and return only this stub to the CSS.

EVANSTON, IL | FD74-045

ACKNOWLEDGMENT — Detach and Keep for your Records

Your Parents' Confidential Statement (PCS) or Additional College Request (ACR) has been received. The PCS and the analysis will be sent (normally within the next two weeks) to the following institutions and programs:

1 BRADLEY UNIVERSITY
2 OHIO UNIVERSITY
3 SAN DIEGO STATE
4 COLLEGE OF WILLI
5
6

PLEASE NOTE

ADDITIONAL COLLEGE REQUEST FORM — Use only to request additional institutions and programs.
Academic Year 1975-76

Student's Last Name: BROWN | First Name: MARY | MI: A | Sex: F
Date of Birth: 01 18 57 | Social Security Number: 012-34-5678
Date of Acknowledgment: 11 14 74 | CSS Number: 5423489

Parent's Name (print): James Brown
Address: 1125 Main St.
City, State, Zip: Polo, Ohio 54321
Parent's Signature: James Brown

DO NOT SEND TO CSS AFTER SEPTEMBER 1, 1975

IMPORTANT Check the box next to the number of institutions and programs entered below and enclose the fee indicated.

1 ☐ $3.25 | 3 ☐ $7.75 | 5 ☐ $12.25
2 ✓ $5.50 | 4 ☐ $10.00 | 6 ☐ $14.50

Use this form if you want your PCS sent to institutions and scholarship programs NOT previously requested. Do not rename any of the institutions and programs shown on the face of the Acknowledgment. To avoid delay, do not send a letter with this form. See the reverse side for additional information and instructions.

See the CSS CODE LIST which came with the PCS. If an institution or program is not listed, print the full name and address (city and state) and leave the CSS Code No. Box blank.

CSS Code No.	College or Scholarship Programs
2562	New York University
7049	XYZ Corporation Scholarship Program

Be sure to enclose check or money order payable to CSS: $3.25 for first institution or program listed above and $2.25 for each additional listing above. Do not send cash or stamps.

MAIL THE COMPLETED FORM AND CORRECT FEE TO:
College Scholarship Service, Box 881, Evanston, IL 60204

The CSS requests additional information from parents when:

PCS item 1 – Student's name, date of birth	Name or date of birth is missing or illegible.
PCS item 2 – Institutions and scholarship programs	Name of an institution or scholarship program is illegible, or no entry appears.
PCS item 6 – Business or farm ownership	"Yes" is checked, indicating farm or business ownership, but appropriate supplement is not submitted with PCS.
PCS item 7A – Father's salary	1973 and 1974 income are not listed, and no explanation is given elsewhere on the PCS.
PCS item 7A – Mother's salary	1973 and 1974 income are not listed, and no explanation is given elsewhere on the PCS.
PCS item 7B – Dividends and interest	A total of $20,000 or more is listed in PCS items 19 (cash, savings and checking accounts) and 20 (other investments), but no income is given in item 7B.
PCS item 7C – Net profit business or farm	PCS indicates farm or business ownership, but 1974 income is not listed and no explanation is given.
PCS item 7D – Other taxable income	The parents list real estate other than the family residence with an equity value of $20,000 or more in PCS item 18 but report no income in item 7D. *or* Family status indicates mother sole support, separated or divorced, but no income from child support or alimony is shown and no explanation is given.
PCS item 11A – Social security benefits	Family status indicates mother sole support, but social security benefits are not reported and no explanation is given.
PCS item 11D – Other nontaxable income	Family status indicates mother sole support, separated or divorced, but no income from child support or alimony is shown and no explanation is given.
PCS item 17 – Home if owned or being purchased	The unpaid mortgage exceeds present market value or when the purchase price is provided and both the home market value and unpaid mortgage are missing.
PCS item 27A – Student's social security educational benefits	Family status indicates mother sole support, but social security benefits are not reported and no explanation is given.

Figure 3. Delayed in Processing Report

PARENTS' CONFIDENTIAL STATEMENTS DELAYED IN PROCESS FOR COLLEGE CODE 1000 PAGE 1
AS OF 05/15/74

LAST NAME	FIRST NAME	M I	S X	DATE OF BIRTH	SOCIAL SECURITY	YR CL	TYPE	ETS OFF	DATE RECEIVED	DATE OF SIR	BATCH ID NO.
DOE	KAREN	M	2	03 25 57	982453751	1	ORIGINAL	PO	10 31	11 10 74	1311201
JONES	BONNIE	L	2	09 14 57	063543372	1	ACR	PO	4 6	4 14 75	2881313
SMITH	JOHN		1	04 20 54	074438333	3	REVISED	PO	4 13	4 15 75	2951450
YATES	JOAN	R	2	05 08 56	163448994	1	ORIGINAL	PO	3 25	3 31 75	2763016

TOTAL NUMBER OF SIR RECORDS FOR COLLEGE CODE 1000 IS 4

Once missing data or clarification needed in the computation have been noted on the PCS, FNARS for PCSS requiring review are produced and sent to each designated institution or agency. Financial aid administrators are encouraged to review the FNAR to consider whether individual circumstances warrant adjustments in the figure suggested as the expected contribution. Figure 4 is a FNAR showing the computation procedures.

9. After the FNAR has been prepared, a copy of the PCS is produced for each designated institution or scholarship program, so that the complete original information provided by the parents can be available for analysis by the aid administrator. The financial aid administrator can review the data provided on the PCS to determine if any adjustment in the CSS computation is needed.

10. A PCS Financial Need Analysis (FNA) Punched Card Report, containing most of the basic computational data used in the production of the FNAR, may also be produced if the financial aid administrator requests such reports before the start of a processing year. FNA punched cards are offered at no charge. In addition to providing input to a data-processing system, the card is useful as a master file card on which aid decisions, federal-reported information, and other data may be recorded. The punched card reports can serve as a major control document and data source in the financial aid office. Aid administrators have an option of requesting that either the negative contribution or the alternate contribution figure be shown on the FNA punched cards. Figure 5 is a sample punched card with a description of the layout showing key data from the FNAR.

Magnetic tape containing both input data and the analysis is available at a nominal fee. A description of this service is available from the CSS.

Institutions for which at least 25 PCSS were processed are sent summary data on all their filers. This supportive service is called the Institutional Summary Data Service (ISDS) and is designed to assist financial aid administrators in evaluating institutional aid policies and practices and to assist them in applying for funds. Phase I of ISDS is free. For more expansive data about award packages and other information needed in reporting aid expenditures, institutions can participate in Phase II of ISDS. A description of ISDS is sent to institutions each fall by the CSS.

Members of the CSS Assembly can also request overlap rosters. This service provides groups of two or more colleges with the opportunity to receive rosters of all applicants who filed a PCS with the CSS and named two or more colleges within the group to receive a transcript.

Figure 4. FNAR showing sources of information and method of computation

COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

FINANCIAL NEED ANALYSIS REPORT
Academic Year 1975-1976
CONFIDENTIAL

NAME OF STUDENT			SEX	DATE OF BIRTH	SOCIAL SECURITY NUMBER	No Par	No Child	CLASS ★	CSS CODE	Rev.	DATE PRINTED	UNUSUAL CONDITIONS ★★	CSS Identification No.
LAST	FIRST	M.I.											
ITEM 1A			1A	1A	1A	1E	ITEM 5B 1975	SEE BELOW	ITEM 2		DATE FNAR PRODUCED	SEE BELOW	STAMPED ON PCS

YEAR	COMPUTATION OF EFFECTIVE INCOME									
	NET INCOME	U.S. INCOME TAX	STATE INCOME TAX	WORKING SPOUSE	MED. DENTAL EXPENSES	EMERGENCY EXPENSES	INDEBTEDNESS	OTHER DEPENDENTS	TOTAL ALLOWANCES	EFFECTIVE INCOME
1	TOTAL OF 1974 ITEMS 7A, 7B, 7C, 7D MINUS ITEM 9 + 11A, 11B 11C, 11D	ITEM 15 OR TABLE A + F.I.C.A. TAX (5.85% OF INCOMES IN ITEMS 7A AND 7C, TO A MAXIMUM OF $1540.)	ITEM 16 OR TABLE C	50% OF FIRST $2000 PLUS 25% OF BALANCE OF THE LESSER INCOME AT ITEM 7A AND/OR ITEM 7C TO A MAXIMUM OF $1500	ITEM 13 IN EXCESS OF 5% OF NET INCOME	ITEM 14	ONE THIRD EXCESS OF DEBT OUTSTANDING GREATER THAN TOTAL ASSETS	ITEM 5D FOR 1974 TIMES $600	TOTAL OF TAXES AND ALLOWABLE EXPENSES	NET INCOME MINUS TOTAL ALLOWANCES
2										
3										
4										

YEAR	COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS								
	RESIDENCE EQUITY	OTHER REAL ESTATE	BUSINESS OR FARM	CASH AND BANK ACCOUNTS	OTHER INVESTMENTS	TOTAL ASSETS	DEBT OUTSTANDING	NET WORTH	INCOME SUPPLEMENT
1									
2	ITEM 17 MARKET VALUE MINUS UNPAID MORTGAGE	ITEM 18 MARKET VALUE MINUS UNPAID MORTGAGE	ITEM 21A MINUS ITEM 21B TIMES 21C SEE CSS NEED ANALYSIS	ITEM 19	ITEM 20	TOTAL OF EQUITY AND OTHER ASSETS	ITEM 22	TOTAL ASSETS MINUS DEBT OUT-STANDING	AMOUNT FROM TABLE D BASED ON NET WORTH AND AGE
3									
4									

YEAR	COMPUTATION OF TOTAL FAMILY CONTRIBUTION									
	ADJUSTED EFFECTIVE INCOME	FOR STUDENT'S MAINTENANCE	FROM DISCRETIONARY INCOME	NO. OF CHILDREN IN COLL.	PARENTS' CONTRIBUTION FOR STUDENT	STUDENT'S ASSETS AND BENEFITS				TOTAL FAMILY CONTRIBUTION FOR STUDENT
						SUMMER SAVINGS	ASSETS	SOCIAL SECURITY	VETERANS G. I. BILL	OTHER	
ITEM 10	EFFECTIVE INCOME PLUS INCOME SUPPLEMENT	TABLE E MAXIMUM OF $900	TABLE E AMOUNT IN EXCESS OF $900	ITEM 5C	MAINTENANCE CONT. + (DISCRETIONARY CONT. − ITEM 5C)	SEE CSS NEED ANALYSIS	ITEM 26 A + B − BY (5 MINUS ITEM 1D)	ITEM 27A TIMES 9	ITEM 27B TIMES 9	ITEM 27C TIMES 9	TOTAL PARENTS' CONT. AND APPLICANT'S ASSETS AND BENEFITS

★ CLASSIFICATION

1 = Two parent family
2 = Separated or divorced two-parent family
3 = Father sole support
4 = Mother sole support, father deceased
5 = Mother sole support, separated or divorced
6 = Unusual conditions; CSS recommends individual analysis
M = Married student
B = Business or farm case
T = Debt outstanding exceeds assets

★★ UNUSUAL CONDITIONS

A = No U.S. tax reported for 1974, standard tax used
B = U.S. tax reported for 1974 is less than 80% of standard tax, reported tax used
C = U.S. tax for 1974 exceeds standard tax by 10% or more, standard tax used
D = Income for 1975 differs by $1,000 from 1974 income, suggest review
E = Business expenses reduce parents' contribution by $100 or more, suggest review
F = Medical and dental expenses reduce parents' contribution by $100 or more, suggest review

YEAR	INSTITUTIONAL BUDGETS				ESTIMATED FINANCIAL NEED			
	RESIDENT	COMMUTER	OUT-OF-STATE	OTHER	RESIDENT	COMMUTER	OUT-OF-STATE	OTHER
ITEM 1D	AS PROVIDED BY POSTSECONDARY INSTITUTIONS ON IESE				IESE BUDGETS MINUS TOTAL FAMILY CONT.			

INSTITUTIONAL ESTIMATE

1. Institutional budget _____ F.I.C.A. MESSAGE
2. Institutional adjustment _____
3. TOTAL BUDGET _____ BG MESSAGE
4. Parents' contribution _____
5. Student's summer savings _____
6. Student's assets _____
7. Student's benefits _____
8. Other _____
9. TOTAL CONTRIBUTION _____
10. FINANCIAL NEED (line 3 minus 9) _____

FINANCIAL AID AWARD

GRANT _____
_____
LOAN _____
_____
JOB _____

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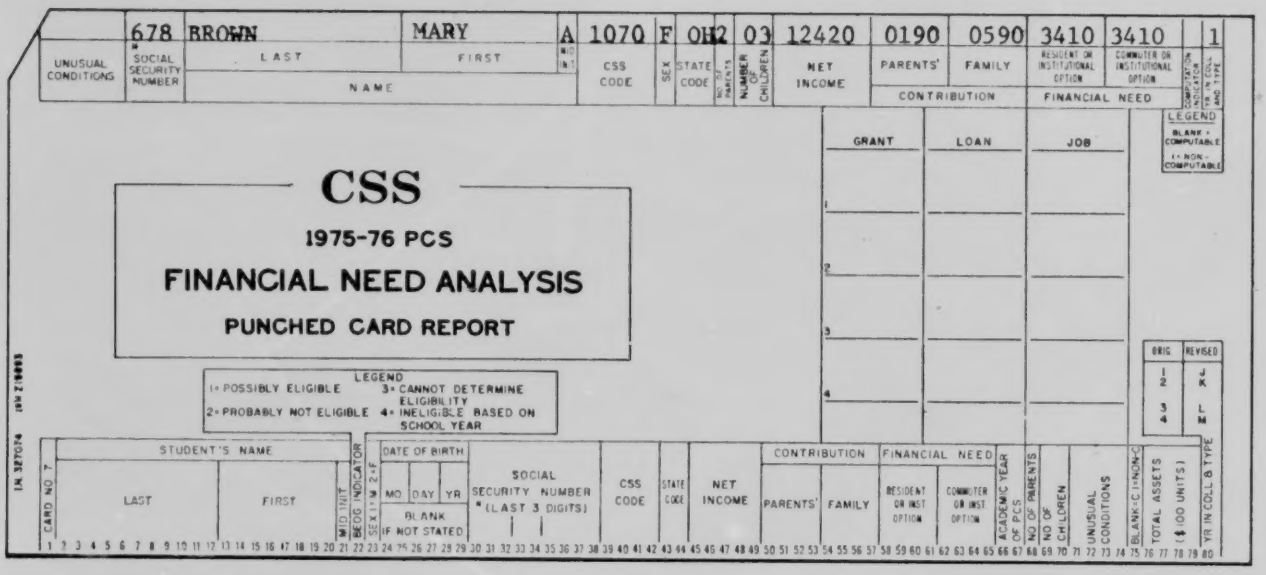
I.N. 376131

Figure 5. FNA punched card



5. Theory and computation procedures for the Student's Financial Statement

The Student's Financial Statement (SFS) has been developed and modified by the CSS over the last several years to provide financial aid administrators with a single document to use in evaluating the need of all students for financial assistance. Students, whether dependent or self-supporting, undergraduate, graduate or professional, single or married, may complete and file the SFS. The rationale, processing, and computation procedures for the SFS are described in this chapter.

Assumptions of the SFS theory

Determining a student's status

The CSS has designed the SFS so that students can classify themselves as either dependent or self-supporting according to criteria established by the United States Office of Education (USOE) for the federally supported Basic Grants (BG), Supplemental Educational Opportunity Grant (SEOG), College Work-Study (CWS), and National Direct Student Loan Programs (NDSL). According to these criteria, a self-supporting student is one who:

1. Has not and will not be listed as an exemption for federal income tax purposes by any person except his or her spouse for the calendar year(s) in which aid is received and the calendar year prior to the academic year for which aid is requested, and

2. Has not received and will not receive financial assistance of more than $600 from his or her parent(s) in the calendar year(s) in which aid is received and the calendar year prior to the academic year for which aid is requested, and

3. Has not lived or will not live for more than 2 consecutive weeks in the home of a parent during the calendar year in which aid is received and the calendar year prior to the academic year for which aid is requested.

The word "parent(s)" refers to the student's mother or father or any other person (except spouse) who provides or did provide the student with more than one-half his or her support.

A student whose parents are both deceased is automatically considered self-supporting even though the tax exemptions, financial support, and residence criteria have not been met.

A dependent student is one who does not meet the criteria for classification as a self-supporting student.

The SFS uses the dependency status for determining the conditions under which parents' information must be submitted. If the student is dependent, the SFS instructions indicate that the parents' information must be provided. When the financial aid administrator determines that parents' information is not needed for establishing eligibility for aid programs (federal or institutional) the student should be so informed. This may be done by attaching a separate sheet to the SFS instructing the student to cross out the parents' information section.

When the student fulfills the self-supporting criteria but parents' information is required by the institution for establishing eligibility for aid programs, the financial aid administrator should so inform the student in writing. A communication of this type would take precedence over the general SFS instructions.

The CSS has pioneered in the field of need analysis services for dependent students through the theory and rationale underlying its Parents' Confidential Statement (see Chapters 2 and 3), the basic assumption being that parents and students have the primary responsibility for meeting the costs of postsecondary education. For dependent students completing the SFS, a parents' contribution is calculated and reported as part of the student's total resources.

The computed contribution from a student's parents is based on the generally accepted CSS standards of ability to pay for postsecondary education. In the SFS analysis for dependent students, parents are expected to provide for the basic necessities of life as well as contribute from "discretionary" income. However, for self-supporting students, this assumption is not accepted universally nor should it be. The SFS need analysis system for the self-supporting student focuses on the student's income and other resources, and the parents' contribution is not considered a resource.

An important feature of the SFS need analysis is that when sufficient parents' information is provided (regardless of whether the student is dependent or self-supporting) an analysis of the data is made. The analysis and the resulting parents' contribution is provided on a document called the Student's Financial Need Analysis Report (SFNAR). These data may appropriately be used to qualify a self-supporting student for a specific aid program or for statistical analysis. Also, in view of the limited amount of financial aid funds available at most institutions, the financial aid administrator may well decide that parents with adequate financial strength may still be expected to share the educational expenses of some self-supporting students.

Student expenses and resources

The CSS bases its computations on expenses and resources estimated for the academic year 1975-76. In most cases, estimates of this type indicate the amount of money a student will actually need during the year for which financial aid is being sought.

Contribution from student's income and benefits

The CSS assumes that the student's income and benefits (Social Security and veterans' educational benefits, for example) for 1975-76 are available to meet educational costs except for certain necessary payments for taxes and expenses. Therefore, the CSS makes allowances against income similar to those provided to parents of dependent students.

Contribution from student's assets

The CSS assumes that students who complete the SFS and who have substantial assets have decided that education is the most important expenditure they can make. Thus, it is reasonable to expect that a significant proportion of their assets will be made available for education costs. CSS users generally agree that most undergraduate students attending postsecondary institutions would be expected to commit their assets toward meeting educational and basic living expenses. The SFS procedures, therefore, provide no allowance for students 22 years of age or under and convert assets at a rate generally consistent with those applied to parents of dependent stu-

dents. Certain safeguards, however, have been built into the rationale to assure that expected contributions from assets do not exceed a reasonable limit, particularly for older self-supporting students. Student assets reported on the SFS are treated in the same manner as are parental assets (see Chapter 2) up to the point of arriving at net worth.

As students continue beyond undergraduate education and/or assume family responsibilities, it is considered appropriate to recognize the necessity to protect a portion of their assets. The SFS rationale builds on the experience the CSS has gained during its 20 years of experience in analyzing the ability of parents to contribute from assets toward educational expenses, and extends the allowances and conversion percentages to students from 23 to 65 years of age.

There is, however, one exception to this general rule. The negative income supplement does not apply to the treatment of student assets.

Determination of student need

In figuring a student's need, the CSS provides four calculations. One is based on student-reported expenses, one on SFS national average data, and two are based on institutionally reported budgets.

Institutions and agencies using the SFS have considerable latitude in submitting expense budgets for use in calculating the estimate of the students' financial need. Institutions may submit budgets for 9-month and 12-month periods for different types of dependent and self-supporting students. There are three separate expense budget categories for the dependent student—single individual, couple, and couple with one or more children. There are five separate expense budget categories for the self-supporting students—single individual, couple, and couple with one, two, or three or more children (see the Institutional Estimate of Student Expenses (IESE) for Academic Year 1975-76, Chapter 3).

For each category two estimates of need (based on expense budgets submitted by the institution) are reported on the SFNAR—in Column 1 and in Column 2. An institution may submit two separate expense figures for each budget category; for instance, Column 1 may represent on-campus expenses for a couple and Column 2 off-campus expenses for a couple.

The institution's budgets should reflect the student's total costs, including direct educational expenses, such as tuition, fees, books, and supplies, and indirect expenditures such as rent, food, clothing, and other basic living expenses.

Many financial aid administrators will have little difficulty constructing typical expense budgets. For those who are less experienced in budgeting for dependent and/or self-supporting students, it is often difficult to evaluate the appropriate amounts for items such as rent, food, clothing, and other basic living expenses. Some assistance may be obtained from information provided in Tables 2 and 3 in this chapter, SFS *National Average Expenses*, or by writing to the CSS or to the appropriate College Board regional office for further information or for consultation.

SFS computation procedures

This section describes how the CSS analyzes and computes the student's total resources and need estimates according to the basic concepts outlined in Chapter 2 and in the first part of this chapter. Computations described refer to data reported on the Student's Financial Need Analysis Report (SFNAR).

The CSS has developed standard procedures for centrally analyzing the information reported on the SFS. It is important that the financial aid administrator understand these procedures because it is his responsibility to accept the need analysis as it is provided or adapt it appropriately at the institutional or agency level.

Student's information

The first line of the SFNAR gives identifying information about the student, including full name, sex, date of birth, age, and social security number. Other descriptive items are explained below.

Year in college. A student's year in college, as reported on the SFS, is the academic year for which the student is seeking aid, and is shown on the SFNAR according to the following designations.

1—First
2—Second
3—Third
4—Fourth or fifth (undergraduate)
5—Graduate/professional

When a student fails to provide this information, the CSS assumes the student is in the first year. The SFS also collects the student's year in graduate or professional school.

Marital status. A student's marital status is shown on the SFNAR according to the following designations.

1—Single
2—Married
3—Separated, divorced, or widowed
4—Single, separated, divorced, or widowed, but data for a spouse is shown

When a student fails to provide this information, the CSS assumes a single status.

A marital status "4" indicates that the student reported, or was assumed to have reported, on the SFS under "Marital status" that he was single, separated, divorced, or widowed, but the SFS items "Spouse's tuition, fees, books, and supplies" or "Financial assistance from spouse's parents" or "Spouse's wages, salaries, tips, etc." showed valid dollar entries. In this situation, the CSS analysis treats the student as married. The financial aid administrator may wish to review this item to assure that the analysis is appropriate.

Number of children. The number of student's children entered on the SFNAR is as reported on the SFS to a maximum of nine.

Number of other dependents. The number of other dependents entered on the SFNAR is as reported on the SFS to a maximum of nine.

The CSS enters a zero on the SFNAR for number of children and number of other dependents when the students fail to

provide the requested information.

Dependency status. A student's dependency status is determined from SFS items 7, 8, 9, and 10. The wording of these items is consistent with the United States Office of Education's most recent definition of a self-supporting student – also used for the campus-based student financial assistance programs and the Basic Grant Program.

The dependency status of the student is reported on the SFNAR by one of the following six numerical codes.

1 – Self-supporting – parents' information reported

This occurs when the student has responded "no" to all of SFS items 7, 8, and 9, which ask for information on residence, U.S. tax exemptions, and parental support, and the student's parents have provided financial data.

2 – Self-supporting – parents' information not reported

This occurs when the student has responded "no" to all of SFS items 7, 8, and 9, and the student's parents have not provided financial data.

3 – Self-supporting – parental support in item 30

This occurs in conjunction with a dependency code 1 (as 13) or dependency code 2 (as 23) when a self-supporting student reports at SFS item 30 that he is receiving financial assistance from his parents for estimated year 1975-76.

4 – Dependent – parents' information reported

This occurs when the student has responded with at least one "yes" to any of SFS items 7, 8, and 9, and the student's parents have provided financial data.

5 – Dependent – parents' information not reported

This occurs when the student has responded with at least one "yes" to any of SFS items 7, 8, 9, and the student's parents have not provided financial data for any of the following reasons:

A CSS follow-up inquiry has produced no financial data from the parents or the financial aid administrator has crossed out the parents' section of the SFS instructing CSS that the institution does not require parental data.

6 – CSS unable to determine

This occurs when the student has responded with "blank" or a combination of "blank" and "no" to all of SFS items 7, 8, and 9.

When the student indicates in SFS item 10 that both his parents are deceased, he is automatically considered self-supporting regardless of the responses to SFS items 7, 8, and 9.

Duration of budget. The duration of a student's budget is shown on the SFS as either 9-months or 12-months. If a student does not indicate a budget duration in the appropriate SFS item, the CSS assumes a 12-month budget when the student has been determined to be self-supporting and a 9-month budget when the student has been determined to be dependent. When the CSS is unable to determine a student's dependency status (code 6), a 9-month budget is also assumed.

Other information. The CSS also indicates on the SFNAR the date on which the SFNAR was printed, the CSS Identification Number for the student (unique for each student), and the CSS Code Number for the institution.

Computation of student's contribution from income and benefits

The first step in computing a student's contribution from income and benefits is to determine taxable income for 1975-76.

Taxable income. Taxable income is determined by adding "Student's wages, salaries, tips, etc.," "Spouse's wages, salaries, tips, etc.," and "Other taxable income" as reported. Once the taxable income of the student has been established, allowances are made against the income for tax payments and certain unusual expenses.

United States income tax. United States income tax is the first allowance. The CSS computes a standard tax and assumes that the student uses standard deductions and considers the number of tax exemptions. This method of calculating a standard tax can be approximated by the financial aid administrator by using Table A with information provided on the SFS.

State income tax. The CSS makes an allowance of state income tax for those students residing in one of the states that assess such taxes by computing a standard state income tax. This is done by assuming standard deductions and the specific exemption values and rates of taxation for the student's state of residence.

The same method used in the central processing procedure to calculate a standard tax can be approximated by the financial aid administrator. Using the student's taxable income and state of residence, one can determine from Table C the allowance for state income tax.

F.I.C.A. *tax.* An allowance for Social Security tax is also granted and is computed by multiplying the student's and the spouse's "Wages, salaries, tips, etc." by 5.85 percent. The maximum allowance granted to the student and to the spouse is $770 each.

The standard taxes computed as described are then added together and reported on the SFNAR in the box entitled "U.S., State, and F.I.C.A. taxes."

Working spouse. The CSS makes a working spouse allowance for those students whose husband or wife is employed. The allowance is equal to 50 percent of the "Spouse's wages, salaries, tips, etc." up to $2,000, plus 25 percent of the earnings over $2,000 to a maximum allowance of $1,500.

Other dependents. A standard allowance of $600 is made for each dependent, other than children, reported on the SFS. This may be the student's parents, uncles, aunts, grandparents, or other relatives supported by the student. The aid administrator may want to review the SFS to determine whether the standard allowance figure is related to the actual amount reported. In cases where actual support differs from the $600 standard, an adjustment may be appropriate. This may happen particularly when expensive nursing care or medical expenses create an excessive financial burden on the student's finances.

All the allowances are then totaled and subtracted from taxable income to derive "Taxable income after allowances."

Social Security and veterans educational benefits. "Social Security" and "Veterans-GI Bill educational benefits" are shown on the SFNAR as reported by the student.

Other nontaxable income and benefits. This resource is also shown on the SFNAR as reported and is computed by adding "Financial assistance from spouse's parents" and "Other nontaxable income and benefits." When the student is self-sup-

porting "Financial assistance from student's parents" is added to "Other nontaxable income and benefits" to determine the SFNAR entry. When the student is dependent, "Financial assistance from student's parents" is not included, since the CSS computes a contribution from parents based on parental ability to pay.

The student's "Contribution from income and benefits" is determined by adding the amounts of the benefits and the nontaxable income to the "Student's taxable income after allowances," previously determined.

Computation of student's contribution from assets

An analysis of the student's assets is the next step. It includes consideration of residence and other real estate equity, business or farm equity, cash and bank accounts, other investments, and debt outstanding.

Residence equity. The residence equity represents the difference between the "Estimate of present market value" and the "Unpaid mortgage principal" of the home.

Other real estate equity. The CSS determines the value of the other real estate in the same manner that it determines residence equity.

Residence and other real estate equity are then added and the total appears on the SFNAR.

Business or farm equity. The net worth of the business or farm is determined by subtracting the total indebtedness from the total business or farm assets and multiplying the result by the percent of ownership. Business or farm equity is then determined by using the net worth previously calculated and the schedule below.

Net worth of business or farm	*Business or farm equity*
$ 1–$ 20,000	40% of net worth
$ 20,001–$ 60,000	$ 8,000 plus 50% of excess over $20,000
$ 60,001–$100,000	$28,000 plus 60% of excess over $60,000
$100,001 or more	$52,000 plus 70% of excess over $100,000

A negative number is never entered, nor is excess business or farm indebtedness ever placed in the debt outstanding section of the SFNAR.

Cash and bank accounts. Cash and bank accounts are entered on the SFNAR as reported on the SFS. Occasionally students report restrictions against bank accounts for life insurance or pending expenses, or other accounts reserved for the care of retarded or handicapped children. While the CSS cannot recognize such individual circumstances in its central processing procedures, the aid administrator may wish to exercise his judgment in considering such situations.

Other investments. Other investments are entered on the SFNAR as reported on the SFS.

Debt outstanding

The CSS makes an allowance for debt outstanding by reducing the student's total assets by the amount listed on the SFS. The financial aid administrator may wish to check the debts out-

Table 1. Asset allowances and conversion percentages for the 1975-76 SFS

Age	*Allowance*	*Conversion percent*
0–22	$ 0	35
23	700	35
24	800	35
25	900	30
26	1,200	30
27	1,500	30
28	1,800	30
29	2,100	30
30	2,200	25
31	2,700	25
32	3,200	25
33	3,700	25
34	4,200	25
35	4,600	20
36	5,400	20
37	6,200	20
38	7,000	20
39	7,800	20
40	8,600	12
41	8,900	12
42	9,200	12
43	9,400	12
44	9,700	12
45	10,000	11
46	10,300	11
47	10,600	11
48	10,900	11
49	11,300	11
50	11,700	10
51	12,000	10
52	12,500	10
53	12,900	10
54	13,400	10
55	13,900	9
56	14,400	9
57	15,000	9
58	15,600	9
59	16,300	9
60	17,000	7
61	17,800	7
62	18,600	7
63	19,600	7
64	20,600	7
65	21,600	7

standing that the student has itemized on the SFS to see if they are acceptable.

Net worth

After debt outstanding has been subtracted from the student's total assets, the remainder represents net worth and is shown on the SFNAR. The net worth entry is never a negative number.

Asset allowance. The CSS next grants an allowance against the student's net worth. Table 1 shows the allowances, which vary by the age of the student. When the student fails to report date of birth, the CSS assumes the student's age to be 22.

Conversion percentage. The conversion percentage (see Table 1) is also determined by the student's age.

The student's contribution from assets is then determined by subtracting the appropriate "Asset allowance" from "Net worth" and multiplying the difference by the "Conversion percentage." A negative number never appears on the SFNAR for this entry.

Contribution from student's parents

The CSS makes an initial determination of the student's self-supporting or dependent status. If the student is dependent and the financial data of the parents have not been provided, the CSS follows up to obtain the missing information. If a response is not received from the parents within 30 days, the CSS provides the analysis to the institutions and programs and indicates that the missing data on parents' income and assets were not reported.

When financial data are shown (or obtained subsequently within 30 days from the parents) the computed contribution from the student's parents is based on CSS standards of ability to pay for postsecondary education. Chapter 3 explains the step-by-step procedure for determining the parents' effective income, the computation of the income supplement from parents' assets, the parents' adjusted effective income, and finally, the parents' expected contribution. However, when the student reports data for 12 months, the parents' contribution is modified to reflect a 12-month contribution instead of the usual 9-month contribution.

When parental information is reported on the SFS, a computation is made and appears in the "Parents' contribution for students" section of the SFNAR. However, this amount of money is added to other student resources only when the student has previously been determined to be dependent. When the student is self-supporting, the "Contribution from parents" box of the SFNAR is blank.

It is now possible for institutions to decide that they would prefer to have a negative amount shown in the "Contribution from parents" box when the computations have produced a negative figure. However, the zero entry is also available to those who choose it. Institutions indicate which of these options they prefer by completing the appropriate item on the IFSE, Section 4. (See page 19 of this book.)

Student's total resources

The student's total resources are next entered on the SFNAR. The amount is computed by adding "Contribution from income and benefits," "Contribution from assets," and when appropriate "Contribution from parents."

Student's expenses and estimates of need

On the SFNAR (in the section entitled "Student's expenses and estimates of need") the CSS provides the financial aid administrator with three different sets of data. This information will be useful for comparison purposes in determining the most appropriate aid offer for a student.

Student-reported expenses

The SFNAR shows student-estimated expenses for the 1975-76 year. All items in the "Student-reported" column of the SFNAR are provided to the CSS by the student on the SFS, with one possible exception. When the student has not provided expenses for tuition, fees, books, and supplies, the CSS enters the appropriate direct educational expenses as reported to the CSS by the institution named to receive the SFS. If the institution has not provided estimates of tuition, fees, books, and supplies to the CSS, this entry, the total expenses, and estimated financial need are not calculated and the corresponding spaces on the form are left blank.

"Total resources" is the sum of the estimated 1975-76 resource items reported on the SFS by the student.

A financial need determination is then provided, based on the difference between the total resources and total expenses determined as described.

SFS national averages

The CSS provides the financial aid administrator with the means for determining the appropriateness of the individual expense entries. SFS national average expenses for both dependent and self-supporting students (see Tables 2 and 3) are printed on the SFNAR, and the financial aid administrator can compare them with the expenses reported by the student. Such data do not include the student's and spouse's direct educational expenses.

The entry for the student's tuition, fees, books, and supplies is the same as the figure reported to the CSS by the institution named to receive the SFS. This entry and the resulting estimate of financial need are blank when the institution has not reported the data to the CSS and the student also has not done so. Spouse's tuition, fees, books, and supplies are shown as reported on the SFS.

SFS national average expenses are presented in dollars for each of the maintenance expenses of the student. These amounts are updated annually on the basis of expense data reported by the previous year's SFS-filing population. The financial aid administrator can then compare selected expense items with national averages for students with similar family size. The CSS is not able to provide national averages for certain student family sizes. Such students are identified by the CSS for consideration by the financial aid administrator.

A financial need determination is provided next, based on the difference between the computed resources ("Student's total resources") and the student's expenses, determined as described. This amount represents the estimate of need based on the SFS national averages.

Table 2. SFS national average expenses – dependent students

	Single individual	Couple				One parent		
		No children	1 child	2 children	3 children	1 child	2 children	3 children
For nine months:								
Rent, mortgage, or room, including utilities	$ 700	$1,350	$1,310	$1,400	The number of students in this SFS-filing population is too small to provide statistically significant information.	$ 770	$ 900	The number of students in this SFS-filing population is too small to provide statistically significant information.
Food or board and household supplies	530	1,000	1,060	1,370		580	740	
Clothing, laundry, and cleaning	210	270	290	330		250	310	
Transportation	280	490	410	440		280	280	
Medical and dental	100	160	240	270		90	110	
Other expenses	250	720	690	950		480	530	
Total expenses	2,070	3,990	4,000	4,760		2,450	2,870	

	Single individual	Couple				One parent		
		No children	1 child	2 children	3 children	1 child	2 children	3 children
For twelve months:								
Rent, mortgage, or room, including utilities	$ 930	$1,800	$1,750	$1,860	The number of students in this SFS-filing population is too small to provide statistically significant information.	$1,030	$1,200	The number of students in this SFS-filing population is too small to provide statistically significant information.
Food or board and household supplies	710	1,340	1,410	1,830		780	990	
Clothing, laundry, and cleaning	290	360	390	440		330	410	
Transportation	380	650	550	590		370	380	
Medical and dental	120	210	320	360		120	140	
Other expenses	340	960	920	1,260		640	710	
Total expenses	2,770	5,320	5,340	6,340		3,270	3,830	

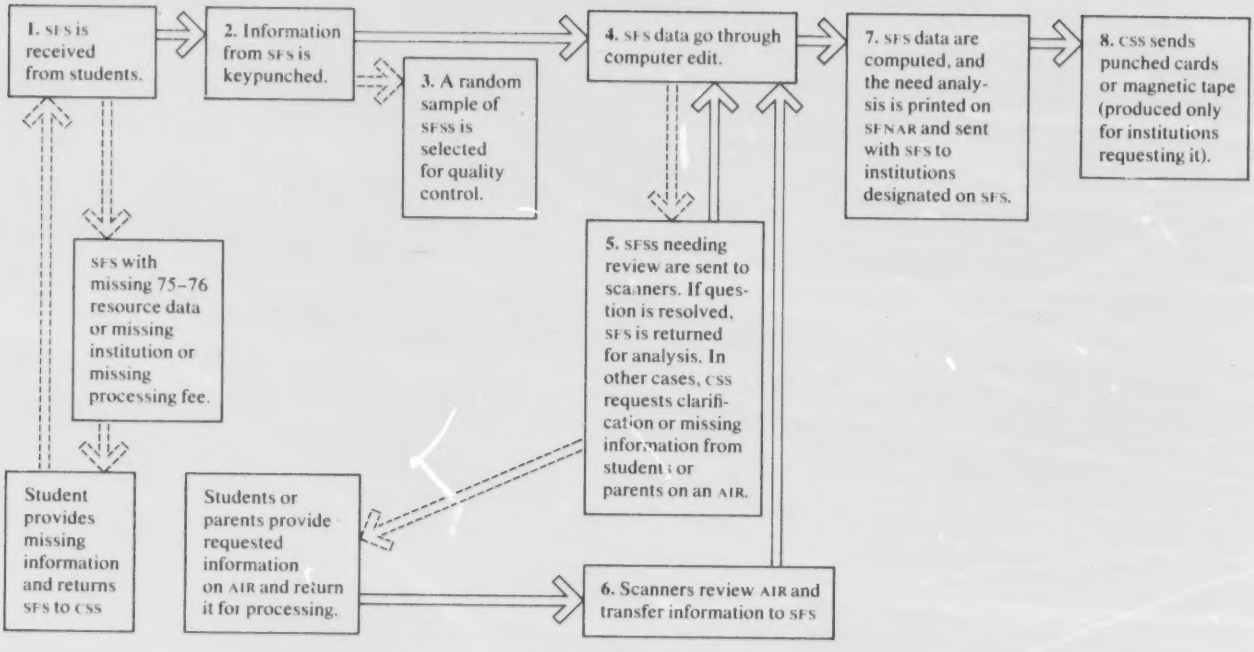
Source: Unpublished statistics on the 1974-75 SFS-filing population compiled by the CSS, August 1974.

Table 3. SFS national average expenses – self-supporting students*

	Single individual	Couple				One parent		
		No children	1 child	2 children	3 children	1 child	2 children	3 children
Rent, mortgage, or room, including utilities	$1,350	$2,000	$2,070	$2,300	$2,410	$1,670	$1,880	$2,060
Food or board and household supplies	830	1,440	1,640	2,030	2,400	1,070	1,450	1,760
Clothing, laundry, and cleaning	300	390	450	550	680	390	470	590
Transportation	400	710	680	760	800	420	450	530
Medical and dental	120	240	350	400	480	140	180	180
Other expenses	400	1,250	1,550	2,000	2,210	760	760	830
Total expenses	3,400	6,030	6,740	8,040	8,980	4,450	5,190	5,950

* For 12 months. To determine average expenditures for 9 months use 75 percent of the amount given in the table.
Source: Unpublished statistics on the 1974-75 SFS-filing population compiled by the CSS, August 1974.

Figure 1. Steps in processing the SFS


1. SFS is received from students.
2. Information from SFS is keypunched.
3. A random sample of SFSS is selected for quality control.
4. SFS data go through computer edit.
5. SFSS needing review are sent to scanners. If question is resolved, SFS is returned for analysis. In other cases, CSS requests clarification or missing information from students or parents on an AIR.
6. Scanners review AIR and transfer information to SFS
7. SFS data are computed, and the need analysis is printed on SFNAR and sent with SFS to institutions designated on SFS.
8. CSS sends punched cards or magnetic tape (produced only for institutions requesting it).
SFS with missing 75–76 resource data or missing institution or missing processing fee.
Student provides missing information and returns SFS to CSS
Students or parents provide requested information on AIR and return it for processing.

Institutionally reported student expenses

Two determinations of financial need are provided (in Columns 1 and 2), showing the difference between the computed resources of the student ("Student's total resources") and the total expenses reported to the CSS by the institution on the IFSE, Section 3. The appropriate institutionally reported expense budget is determined by the "Dependency status," "Marital status," and "Duration of budget" of the student. If the institution has not previously provided the necessary expense data, it is not possible for the CSS to complete the determination of need.

The SFNAR also provides space for the financial aid administrator to make institutional adjustments to any of the individual expense items and to develop the most meaningful and appropriate budgets based on the experience gained in the use of the SFS.

Basic Grant data

In order to alert the financial aid administrator to a student's possible eligibility for a Basic Grant (BG), the SFNAR shows one of four messages:

1. Possibly eligible for BG
2. Probably not eligible for BG
3. Cannot determine BG eligibility
4. Ineligible for BG based on school year

The message is determined by using 1974-75 BG computation procedures and is based on parents' and student's information when the student is dependent and on the student's data only when the student is self-supporting. 1975-76 BG procedures will be used as soon as they are made final by the United States Office of Education.

The BG message is provided only as an indicator and is not a final determination of BG eligibility.

Procedures for processing the SFS

The Student's Financial Statement is available to students only through institutions and scholarship programs using this need analysis service. Distribution of the SFS is limited because the CSS believes it is the prerogative of the financial aid administrator to determine which students applying for financial assistance should use the SFS. Secondary school counselors and community agency personnel are urged to work closely with institutions to assist in identifying students for whom the SFS serves as an appropriate need analysis document.

Central processing procedures for the SFS

Figure 1 presents a step-by-step description of the CSS central need analysis service, from the time the SFS sent by the student arrives at the processing center to the time copies of the SFS and the SFNAR are mailed to the institution or program. Boxes that are made of broken lines indicate that the step is initiated by the students, not by the CSS. Arrows made of broken lines show that the step to which the arrow leads occurs only sometimes, not in all cases.

1. The SFS is received from the student by the CSS. It is then stamped with the date of receipt on the upper right-hand corner of page 1, validated for the amount of the processing fee received, and a four-digit CSS code assigned for each institution or program listed to receive the SFS.

In order to expedite processing, CSS immediately returns the SFS to the student with a letter of explanation if the student has not listed the institutions and programs to receive the SFS or if the student has not completed the estimated 1975-76 resource items or has not paid the processing fee.

2. The SFS is forwarded for keypunching. Information used in the computation is keypunched and verified.

3. A random sample is selected for quality control. This procedure reveals any problems in the processing system and provides a measure of the turnaround time.

4. The data from the SFS are then edited, using fixed parameters which serve as checks and balances to insure that the data used in the analysis are documented or explained.

5. An Additional Information Request (AIR) is produced for SFSS that are incomplete or that require internal review. The item number is printed on the AIR for each SFS item requiring review. A printed message also appears on the AIR when the student is dependent and the financial data of the parent is incomplete (items 58 and 59 are blank) or has not been provided (items 58, 59, 65 through 69 are blank). If the SFS item cannot be resolved by clerical review, the AIR is sent to the parent, requesting the necessary information.

6. The SFS items are clerically reviewed and the correct data are entered on the AIR and on the SFS. If the CSS makes a change or clarification on the SFS, it is identified by the notation "CSS."

7. A Student's Financial Need Analysis Report (SFNAR) is produced initially only for SFSS that contain no conditions that require further review.

Once missing data or clarification needed in the computation have been noted on the SFS, SFNARS for SFSS requiring review are produced. Financial aid administrators are encouraged to review the SFNAR to consider whether individual circumstances warrant adjustments in the figures provided.

After the SFNAR has been prepared, the SFS is matched with it and they are mailed together to the institution named by the student. Institutions receive SFSS and matching SFNARS in alphabetical order by students' last name.

When more than one institution or program is listed by the student the original SFS is sent to the first institution listed and copies are sent to the additional institutions. The original SFS is not retained by the CSS. For this reason if a student later wishes additional institutions to receive his statement and analysis, the student must complete a new SFS and submit it to CSS for processing.

8. A SFS Student's Financial Need Analysis (SFNA) Punched Card Report, containing most of the basic computational data used in the production of the SFNAR, may also be produced if the financial aid administrator requests such reports. SFNA punched cards are offered at no charge. In addition to providing input to a data-processing system, the card is useful as a master file card on which aid decisions, federal-report information, and other data may be recorded. The punched card reports can serve as a major control document and data source in the financial aid office.

Magnetic tape containing both input data and the analysis is available at a nominal fee. A description of this service is available from the CSS.

Figure 2. SFNAR showing sources of information and method of computation

COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

STUDENT'S FINANCIAL NEED ANALYSIS REPORT
Academic Year 1975 - 76
CONFIDENTIAL

STUDENT'S INFORMATION

Name of Student			Sex	Date of Birth	Age	Social Security Number	Year in College	Marital Status *	Number of Children	No. Other Dependents	Dependency Status **	Duration of Budget (Mos.)	Date Printed	CSS Identification Number	CSS Code
Last	First	M.I.													
1	1	1	2	3	4	5	6	7	8	9	10	11	12	13	14

COMPUTATION OF STUDENT'S CONTRIBUTION FROM INCOME AND BENEFITS

Taxable Income	U.S., State, and F.I.C.A. Taxes	Working Spouse	Other Dependents	Total Allowances	Taxable Income after Allowances	Social Security and Veterans Educational Benefits	Other Non-taxable Income and Benefits
15	16	17	18	19	20	21	22

COMPUTATION OF STUDENT'S CONTRIBUTION FROM ASSETS

Residence and Other Real Estate Equity	Business or Farm Equity	Cash and Bank Accounts	Other Investments	Total Assets	Debt Outstanding	Net Worth	Asset Allowance	Conversion %
24	25	26	27	28	29	30	31	32

COMPUTATION OF PARENTS' EFFECTIVE INCOME

Net Income	U.S. Income Tax	State Income Tax	Working Spouse	Medical-Dental Expenses	Emergency Expenses	Indebtedness	Other Dependents	Total Allowances	Effective Income
34	35	36	37	38	39	40	41	42	43

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

Residence and Other Real Estate Equity	Business or Farm Equity	Cash and Bank Accounts	Other Investments	Total Assets	Debt Outstanding	Net Worth	Retirement Allowance	Conv. %	Income Supplement
45	46	47	48	49	50	51	52	53	54

PARENTS' INFORMATION

Number of Parents	Number of Children	Number of Other Dependents	Classification ***	Unusual Conditions ****
56	57	58	59	60

COMPUTATION OF PARENTS' CONTRIBUTION

Adjusted Effective Income	For Student's Maintenance	From Discretionary Income	Number of Children in College	Parents' Contribution for Student
61	62	63	64	65

STUDENT'S EXPENSES AND ESTIMATES OF NEED

	Student Reported	SFS National Average	Institutional ①	Institutional ②	Institutional Adjustments
Student's Tuition, Fees, Books, and Supplies	$ 68	$ 79			$
Spouse's Tuition, Fees, Books, and Supplies	$ 69	$ 80			$
Rent, Mortgage, or Room, incl. Utilities	$ 70	$ 81			$
Food or Board and Household Supplies	$ 71	$ 81			$
Clothing, Laundry, and Cleaning	$ 72	$ 81			$
Transportation	$ 73	$ 81			$
Medical and Dental	$ 74	$ 81			$
Other Expenses	$ 75	$ 81			$
TOTAL EXPENSES	76	82	85	88	
TOTAL RESOURCES	77	83	86	89	
ESTIMATED FINANCIAL NEED	78	84	87	90	

FD74-037

FINANCIAL AID AWARD

Grant $ _____
Loan $ _____
Employment $ _____
TOTAL $ _____
By _____
Date _____

Summary of Resources | **Institutional Adjustment**

Contribution from Income and Benefits 23 = $
Contribution from Assets 33 = $
44
55
Contribution from Parents 66 = $
Student's Total Resources 67 = $

* MARITAL STATUS
1 = Single
2 = Married
3 = Separated, divorced or widowed
4 = Single or separated, divorced, widowed, but data for spouse shown

** DEPENDENCY STATUS
1 = Self-supporting; parents' information reported
2 = Self-supporting; parents' information not reported
3 = Self-supporting; parents' assistance in item 30
4 = Dependent; parents' information reported
5 = Dependent; parents' information not reported
6 = CSS unable to determine

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*** CLASSIFICATION
1 = Two-parent family.
2 = Separated or divorced two-parent family.
3 = Father sole support.
4 = Mother sole support; father deceased.
5 = Mother sole support; separated or divorced.
6 = Unusual conditions; CSS recommends individual analysis.
R = Business or farm case.
T = Debt outstanding exceeds assets.

**** UNUSUAL CONDITIONS
A = No U.S. tax reported for 1974; standard tax used.
B = U.S. tax reported for 1974 is less than 80% of standard tax; reported tax used.
C = U.S. tax for 1974 exceeds standard tax by 10% or more; standard tax used.
E = Business expenses reduce parents' contribution by $100 or more; suggest review.
F = Medical and dental expenses reduce parents' contribution by $100 or more; suggest review.
G = Emergency expenses reduce parents' contribution by $100 or more; suggest review.

Key to SFNAR Computation

1 = Item 1*
2 = Item 1
3 = Item 1
4 = Current year minus year of birth
5 = Item 1
6 = Item 5
7 = See footnotes on SFNAR
8 = Item 12
9 = Item 13
10 = See footnotes on SFNAR
11 = Item 20
12 = Date SFNAR printed
13 = Student number assigned by CSS
14 = Item 19
15 = Total of 1975–76 Items 32, 33, 34
16 = Table A plus Table C plus 5.85% of Items 32 and 33 to a maximum of $1,540
17 = 50% of first $2,000 plus 25% of next $2,000 of Item 33
18 = Item 13 times $600
19 = Taxes plus allowable expenses
20 = Taxable income minus total allowances
21 = Items 35 plus 36
22 = Dependent student equals Items 31 plus 37; Self-supporting student equals Items 30, 31, 37
23 = Taxable income after allowances plus Social Security and Veterans Benefits plus other nontaxable income
24 = Items 40 plus 41 (market value minus unpaid mortgage)
25 = Items 44A minus 44B times 44C
26 = Item 42
27 = Item 43
28 = Equity plus other assets
29 = Item 45
30 = Total assets minus debt outstanding
31 = See Chapter 5, Table 1
32 = See Chapter 5, Table 1
33 = Net worth minus asset allowance times conversion %
34 = 1974 Items 58A plus 58B plus 58C minus 60 plus 59
35 = Item 63 or Table A plus F.I.C.A. tax (5.85% of Items 58A and 58B to a maximum of $1,540)
36 = Item 64 or Table C
37 = 50% of first $2,000 plus 25% of balance of lesser income at Item 58A and/or 58B to a maximum of $1,500
38 = Item 61 in excess of 5% of net income
39 = Item 62
40 = One-third excess of debt outstanding greater than total assets
41 = 1974 Item 56 times $600
42 = Taxes plus allowable expenses
43 = Net income minus total allowances
44 = F.I.C.A. message
45 = Items 65 plus 66 (market value minus unpaid mortgage)
46 = Items 69A minus 69B times 69C
47 = Item 67
48 = Item 68
49 = Equity plus other assets
50 = Item 70
51 = Total assets minus debt outstanding
52 = See Chapter 3, Table 1
53 = See Chapter 3, Table 2
54 = Net worth minus retirement allowance times conversion %
55 = BG message
56 = Item 52
57 = Item 54
58 = 1974 Item 56
59 = See footnotes on SFNAR
60 = See footnotes on SFNAR
61 = Effective income plus income supplement
62 = Table E. Maximum of $900
63 = Table E. Amount in excess of $900
64 = Item 55
65 = Maintenance contribution plus (discretionary contribution divided by Item 55)
66 = Dependent student equals parents' contribution for student self-supporting student equals blank
67 = Contribution from income and benefits plus contribution from assets plus contribution from parents
68 = Item 21 or provided by institution
69 = Item 22
70 = Item 23
71 = Item 24
72 = Item 25
73 = Item 26
74 = Item 27
75 = Item 28
76 = Total of amounts listed directly above this SFNAR entry
77 = Total of Items 30 through 37
78 = Expenses minus resources
79 = Provided by institution or Item 21
80 = Item 22
81 = See Chapter 5, Tables 2 and 3
82 = Total of amounts listed directly above this SFNAR entry
83 = Student's total resources
84 = Expenses minus resources
85 = Provided by institution
86 = Student's total resources
87 = Expenses minus resources
88 = Provided by institution
89 = Student's total resources
90 = Expenses minus resources

* Item numbers in this column refer to the item numbers on the 1975–76 SFS.

Sample cases and Tables

Sample cases

Description of Jessie Hendricks case

Jessie is the oldest of six children in the Hendricks family. Mr. Hendricks is sole owner of a farm that provides the family a minimal income. Mr. Hendricks also receives Veterans' Administration benefits as an additional source of income. Medical and dental expenses in excess of 5% of net income were granted as an allowance against income.

This case illustrates the negative income supplement. In those cases where net worth is less than the minimum to provide adequately for a moderate retirement-income level, a negative income supplement is calculated and treated as if it were an allowance against effective income, thereby reducing the adjusted effective income. Adjusted effective income, however, is never less than zero.

This case also illustrates the negative parental contribution and the alternate computation. In all cases in which the parents' contribution from adjusted effective income is less than zero, the first line of figures in the "computation of total family contribution" section of the FNAR shows the negative amount. The alternate computation appears on the second line and shows the parents' contribution as zero.

Jessie submitted an Additional College Request (ACR) after the initial processing of the PCS, to request that an additional copy of his PCS and FNAR be sent to the University of Maryland. In addition to noting the name and CSS code, the CSS stamps ACR and the date received in Item 2.

PARENTS' CONFIDENTIAL STATEMENT (PCS) 1140012

Academic Year 1975-76

IMPORTANT: Check the box next to the number of institutions and programs entered in Item 2 below and enclose the fee indicated.

1 ☐ $4.00 3 ☐ $ 8.50 5 ☐ $13.00
2 ☒ $6.25 4 ☐ $10.75 6 ☐ $15.25

Read instructions carefully before completing this form.
Do not send to CSS after December 1, 1975.

BOTH NAME AND CASE ARE FICTITIOUS

1A STUDENT APPLICANT — LAST NAME: HENDRICKS; FIRST NAME: JESSIE; MID. INIT: P; SEX: 1 ☒ M, 2 ☐ F; DATE OF BIRTH (MO. DAY. YEAR): 05 04 56; SOCIAL SECURITY NUMBER: 110 00 1523

1B STUDENT'S PERMANENT MAILING ADDRESS — NUMBER AND STREET: ROUTE #2; CITY: WOODBINE; STATE: NC; ZIP CODE: 27501

1C Is student married? ..... NO ☒ 1 YES ☐ 2
Is student a U.S. citizen? ..... NO ☐ YES ☒
If no, what is student's visa status? _____

1D Student's year in college or post-high-school institution during 1975-76 (check only one box): 1 ☒ FIRST 2 ☐ SECOND 3 ☐ THIRD 4 ☐ FOURTH OR FIFTH (undergraduate) 5 ☐ GRAD./PROF.

1E PARENTS *Check if living:* 1 ☒ FATHER 2 ☒ MOTHER 3 ☐ STEPFATHER 4 ☐ STEPMOTHER
Check any that apply: 5 ☐ PARENTS SEPARATED 6 ☐ PARENTS DIVORCED 7 ☐ STUDENT HAS LEGAL GUARDIAN (other than parents) 8 ☐ FATHER UNABLE TO WORK

If other unusual family circumstances exist, explain in (31).

2 Enter complete names, addresses, and CSS code numbers of the institutions and programs to which copies of the PCS are to be sent. Do not leave name and address area blank. Obtain code numbers from the CSS Code List provided. If any institution or program you enter is not listed, leave the CSS code number box blank.

NAME	CITY	STATE	CSS CODE NO.
DUKE	DURHAM	NC	5156
GEORGETOWN	D.C.		5244

NAME	CITY	STATE	CSS CODE NO.
ACR 11/15	Univ. of Maryland		5814

Father, Stepfather, or Guardian

3A NAME: BILL HENDRICKS — AGE: 56
HOME ADDRESS: RT. #2, WOODBINE, NC
OCCUPATION: FARMER — TITLE:
EMPLOYED BY: SELF — YEARS WITH COMPANY:

Mother, Stepmother, or Guardian

3B NAME: THELMA HENDRICKS — AGE: 46
HOME ADDRESS: SAME
OCCUPATION: HOUSEWIFE — TITLE:
EMPLOYED BY: — YEARS WITH COMPANY:

4 Did or will you file a joint U.S. Individual Income Tax Return → for 1973? Yes ☒ No ☐ → for 1974? Yes ☒ No ☐

5A How many dependent children did or will you claim as U.S. income tax exemptions (Do not leave blank.) for 1974? 6

5B How many children (list all by name in 30) including the student, will be dependent on you for support (Do not leave blank.) for 1975? 6

5C How many children entered in 5B will be attending a college or post-high-school institution (Do not leave blank.) during 1975-76? 1

5D How many other dependents did or will you claim as U.S. income tax exemptions (Do not include anyone entered in 3A, 3B, 5A, 5B, 5C, or 30. Explain entries of one or more in (31). Do not leave blank.) for 1974? 0 for 1975? 0

6 Do you own all or part of a business, or are you a farm or ranch owner, operator, or farm tenant? → NO ☐ 1 YES ☒ 2
► IF YES, COMPLETE SUPPLEMENT A OR B BEFORE GOING ON TO 7.

Parents' Annual Income and Expenses

ENTER ANNUAL AMOUNTS IN BOXES ONLY

	TOTAL 1973	TOTAL 1974	ESTIMATED 1975
(7) TAXABLE INCOME BEFORE DEDUCTIONS			
A. Wages, salaries, tips and other compensation — Father, stepfather, or male guardian	$ 0	$ 0	$ 0
Mother, stepmother, or female guardian	$ 0	$ 0	$ 0
B. Dividends and interest income (See instructions.)	$ 0	$ 0	$ 0
C. Net profit from business or farm	$ -3450	$ 4286	$ 5500
D. Other taxable income (Itemize and give dollar amounts in (31).)	$ 0	$ 0	$ 0
8 Add 7A, 7B, 7C, and 7D	$ -3450	$ 4286	$ 5500
(9) EMPLOYEE BUSINESS EXPENSE (Itemize and give dollar amounts in (31). Do not include expenses entered on Supplement A or B.)	$ 0	$ 0	$ 0
10 Subtract 9 from 8	$ -3450	$ 4286	$ 5500
(11) NONTAXABLE INCOME (See instructions.) A. Social Security benefits (Report student's educational benefits only in 27A.)	$ 0	$ 0	$ 0
B. Veterans benefits (Report student's educational benefits only in 27B.)	$ 600	$ 600	$ 600
C. Welfare benefits (Report student's educational benefits only in 27C.)	$ 0	$ 0	$ 0
D. Other nontaxable income (Itemize and give dollar amounts in (31).)	$ 0	$ 0	$ 0
12 TOTAL INCOME (Add 10, 11A, 11B, 11C, and 11D)	$ -2850	$ 4886	$ 6100
(13) MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE PLUS MEDICAL INSURANCE PREMIUMS (Itemize and give dollar amounts in (31).)	$ 450	$ 300	$ 300
(14) EMERGENCY EXPENSES (See instructions. Itemize, and give dollar amounts in (31).)	$ 0	$ 0	$ 0
15 U.S. INCOME TAX PAID (See instructions. Do not include any tax overpaid.)	$ 0	$ 0	
16 STATE INCOME TAX PAID (See instructions. Do not include any tax overpaid.)	$ 0	$ 0	

Parents' Assets and Indebtedness

ENTER INFORMATION IN BOXES ONLY

	TOTAL FIRE INSURANCE	ESTIMATE OF PRESENT MARKET VALUE	UNPAID MORTGAGE PRINCIPAL
17 HOME IF OWNED OR BEING PURCHASED (Do not include amounts entered on Supplement A or B.) YEAR PURCHASED: 19____ PURCHASE PRICE: $ _____	$ 0	$ 0	$ 0
(18) OTHER REAL ESTATE (Describe in (31).) Do not include amounts entered on Supplement A or B.)	$ 0	$ 0	$ 0
19 CASH, SAVINGS, AND CHECKING ACCOUNTS			$ 0
(20) OTHER INVESTMENTS (present market value) (Itemize and give dollar amounts in (31).)			$ 0
21 BUSINESS OR FARM IF OWNED (Complete A, B, and C below.)			
A. Total assets for 1974 from Supplement A, line 10, or Supplement B, line 12			$ 43800
B. Total indebtedness for 1974 from Supplement A, line 12, or Supplement B, line 14			$ 12600
C. Percent of ownership for 1974 from Supplement A, line 14, or Supplement B, line 16			% 100 %
(22) DEBT OUTSTANDING (See instructions. Itemize, state purpose, and give dollar amounts in (31).)			$ 0
Amount of 22 to be paid during 1975			$ 0
23 ANNUAL RENT OR MORTGAGE PAYMENTS ON FAMILY RESIDENCE (If none explain in (31).)			$ 0
24 FACE VALUE OF PARENTS' LIFE INSURANCE POLICIES			$ 0
25 TOTAL CAR INDEBTEDNESS (List make and year of family cars in (31).)			$ 0

Student Applicant's Assets and Benefits

26 ASSETS (as of July 1, 1975)
A. SAVINGS (*Do not include 1975 summer earnings.*) $ 600
(B) OTHER (endowments, trusts, inheritances, and investments) $ 0

27 MONTHLY EDUCATIONAL BENEFITS (to be received between July 1, 1975, and June 30, 1976)
A. Social Security payments PER MONTH $ 0
B. Veterans-GI BILL payments PER MONTH $ 0
(C) Other payments PER MONTH $ 0

If the applicant is an entering first-time student at a post-high-school institution, complete only the 1975-76 columns of expenses and resources in 28 and 29.

28 TOTAL EXPENSES FOR STUDENT FOR: [X] NINE [ ] TWELVE MONTHS [X] RESIDENT [ ] COMMUTER

If the student is applying to more than one institution, do not complete A, C, D, and H.

		ACTUAL 1974-75	ESTIMATED 1975-76
A	TUITION AND FEES	$	$
B	BOOKS AND SUPPLIES		150
C	RENT OR ROOM, INCLUDING UTILITIES		
D	FOOD OR BOARD AND HOUSEHOLD SUPPLIES		
E	CLOTHING, LAUNDRY, AND CLEANING		200
F	MEDICAL AND DENTAL		100
G	OTHER EXPENSES		150
H	TRANSPORTATION (two round-trip railroad or air coach fares if a resident student; total commuting expenses if a commuter student)		
	TOTAL	$	$

29 TOTAL RESOURCES FOR STUDENT FOR: [X] NINE [ ] TWELVE MONTHS

		ACTUAL 1974-75	ESTIMATED 1975-76
A	RESOURCES FROM PARENTS OR GUARDIAN	$	$ 100
B	GRANTS OR SCHOLARSHIPS (LIST SOURCES)		
			*
			*
C	SAVINGS FROM OFF-CAMPUS SUMMER EARNINGS		150
D	TERM TIME OFF-CAMPUS EARNINGS		
E	VETERANS-G.I. BILL BENEFITS		
F	SOCIAL SECURITY BENEFITS		
G	EDUCATIONAL LOANS		*
H	OTHER SOURCES (LIST BELOW)		
			600
	TOTAL	$	$ 850

* *Include in the 1975-76 column only the grants, scholarships, and loans you actually have been awarded.*

STUDENT APPLICANT (PRINT) LAST NAME: HENDRICKS FIRST NAME: JESSIE MIDDLE INITIAL: P.

30 PROVIDE BELOW INFORMATION FOR ALL CHILDREN YOU ENTERED IN 5B. DO NOT LEAVE BLANK. If you need additional space, use (31).

	A. NAME (LIST STUDENT APPLICANT ON LINE 1)	B. AGE	C. CHECK IF LIVING WITH FAMILY	D. NAME OF PRESENT SCHOOL OR COLLEGE 1974-75	E. YEAR IN SCHOOL OR COLLEGE 1974-75	EDUCATIONAL EXPENSES 1974-75 F. TUITION AND FEES	EDUCATIONAL EXPENSES 1974-75 G. ROOM AND BOARD	FINANCIAL AID RECEIVED 1974-75 H. SCHOLARSHIPS OR GIFT AID	FINANCIAL AID RECEIVED 1974-75 I. LOANS AND EMPLOYMENT	J. NAME OF INSTITUTION TO BE ATTENDED IN 1975-76 (LEAVE BLANK FOR STUDENT APPLICANT)	K. CHECK APPROPRIATE BOX IF ATTENDING IN 1975-76: PUBLIC SCHOOL	PRIVATE SCHOOL	COLLEGE
1.	JESSIE	18	x	WOODBINE HS	12	$	$	$	$	SAME AS ITEM 2			✓
2.	ELLEN	16	x	WOODBINE HS	10					WOODBINE HS	x		
3.	CAROL	12	x	UNION ELEM	6					UNION ELEM	x		
4.	JIMMY	10	x	"	4					"	x		
5.	ALLEN	8	x	"	2					"	x		
	HAROLD	6	x	"	K					"	x		

(31) USE THIS SPACE TO EXPLAIN ALL CIRCLED ITEMS AND ANY UNUSUAL CIRCUMSTANCES.

11B FATHER RECEIVES DISABILITY FROM V.A.

13 DR. FLETCHER $180
DR. BEARDSLEY $120

25 1967 FORD PICKUP

PARENTS' CERTIFICATION AND AUTHORIZATION

We declare that the information reported on this form, to the best of our knowledge, is true, correct, and complete. We authorize transmittal of copies of this form to the recipients named in Item 2 and the use of the form by the CSS as described under "General Information." We agree that to verify information reported in this form the CSS or any of the named recipients may request or obtain an official photostatic copy of our latest U.S. income tax return. We further agree to provide, if requested, any other official documentation necessary to verify information reported.

WARNING: If this form is to be used in the process of establishing eligibility for federal student aid funds, you should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

To assist the student in being considered for other financial aid, we authorize the release of the student's name and address to state, federal, and other nationally recognized student aid programs. YES [X] 1 NO [ ] 2

To assist in the determination of financial need, we authorize the recipients named in Item 2 to discuss the information contained on this form with the student applicant. YES [X] NO [ ]

SIGNATURES OF BOTH PARENTS (OR GUARDIAN) Bill Hendricks DATE 08.3.1974
Thelma Hendricks DATE 08.3.1974

▶▶ Be sure to enclose check or money order payable to CSS: $4 for first institution or program listed and $2.25 for each additional listing. ◀◀

Supplement B
Academic Year 1975-76

To be completed by farm or ranch owners, operators, or farm tenants. **B**

STUDENT APPLICANT	LAST NAME	FIRST NAME	MID. INIT	SEX	DATE OF BIRTH (MO. DAY YEAR)	SOCIAL SECURITY NUMBER
	HENDRICKS	JESSIE	P	(1) ☒ M (2) ☐ F	05 04 56	110 00 1523

STREET ADDRESS ROUTE #2 CITY, STATE, ZIP CODE WOODBINE, NC

Enter complete names, addresses, and CSS code numbers of the institutions and programs to which copies of the PCS are to be sent. Do not leave name and address area blank. Obtain code numbers from the CSS Code List provided. If any institution or program you enter is not listed, leave the CSS code number box blank.

NAME	CITY	STATE	CSS CODE NO.	NAME	CITY	STATE	CSS CODE NO.
DUKE	DURHAM	NC	5156	Univ. of Maryland			5814
GEORGETOWN	D.C.		5244				

FARM INFORMATION

LOCATION OF FARM — TOWNSHIP WOODBINE COUNTY OLMSTED STATE NC YEAR PURCHASED: 1959

1 FARM IS: ☐ PARTNERSHIP ☐ CORPORATION ☒ SOLE OWNERSHIP

2 NONCASH BENEFITS

A. Do you live on the farm? ☐ NO ☒ YES

B. Your family dwelling is: ☒ OWNED ☐ RENTED ☐ RENT-FREE

3 PRINCIPAL PRODUCTS:
TOBACCO
GRAIN

4 TOTAL ACRES OWNED: 25 Estimated present market value per acre $ 500

A. NUMBER OF ACRES:

	OWNED	RENTED FROM OTHERS	RENTED TO OTHERS
Tillable	20	0	0
Nontillable pasture	5	0	0
Woodland and waste	0	0	0
Agricultural reserve	0	0	0
TOTAL	25	0	0

B. NUMBER OF ACRES:

TRUCK CROPS	PRODUCTIVE ORCHARDS	UNDER IRRIGATION
0	0	0

INCOME AND EXPENSES

The IRS line references below are for 1973. For 1974 use the corresponding lines from IRS Schedules F or D.

	1973 (Jan. 1-Dec. 31)	1974 (Jan. 1-Dec. 31)	Estimated 1975 (Jan. 1-Dec. 31)
5 FARM INCOME			
A. PROFIT (OR LOSS) ON SALES OF PURCHASED LIVESTOCK AND OTHER PURCHASED ITEMS. From IRS Schedule F(1040), Part I, line 4	$ -6000	$ 0	
B. SALES OF MARKET LIVESTOCK, PRODUCE RAISED, AND OTHER FARM INCOME, including government payments. From IRS Schedule F(1040), Part I, line 27	13410	12190	
C. GROSS PROFIT (Add 5A and 5B.) From IRS Schedule F(1040), Part I, line 28	7410	12190	
6 FARM DEDUCTIONS			
A. FARM EXPENSES OR DEDUCTIONS. From IRS Schedule F(1040), Part II, line 51	10150	7214	
B. DEPRECIATION. From IRS Schedule F(1040), Part II, line 52	710	690	
C. TOTAL FARM EXPENSES (Add 6A and 6B.) From IRS Schedule F(1040), Part II, line 53	10860	7904	
7 NET FARM PROFIT (OR LOSS) (Subtract 6C from 5C.) From IRS Schedule F(1040), Part II, line 54	-3450	4286	
8 CAPITAL GAINS (OR LOSSES) from the sales or exchanges of livestock and farm machinery. From IRS Schedule D(1040)	0	0	Estimated 1975
9 TOTAL NET FARM PROFIT (Add 7 and 8.)	$ -3450	$ 4286	$ 5500
10 YOUR SHARE OF NET FARM PROFIT Enter amounts for 1973, 1974, and 1975 (estimated) in 7C on the PCS.	$ -3450	$ 4286	$ 5500

SIGNATURES OF BOTH PARENTS (OR GUARDIAN) Bill Hendricks / Thelma Hendricks

DATE Oct 3 1974

ASSETS AND INDEBTEDNESS

11 ASSETS	As of December 31, 1973	As of December 31, 1974
A. LAND AND BUILDINGS including farm home (present market value)	$ 34000	$ 36000
B. FARM BANK ACCOUNTS	0	0
C. ACCOUNTS RECEIVABLE	0	0
D. MACHINERY AND OTHER EQUIPMENT	7300	7300
E. LIVESTOCK	0	0
TYPE NUMBER		
	0	0
TYPE NUMBER		
F. GRAIN, HAY, AND OTHER PRODUCTS	500	500
G. OTHER FARM ASSETS	0	0
H. SUBTOTAL	41800	43800
I. RESERVE FOR DEPRECIATION as applicable to lines 11D, 11E, or 11G	0	0
12 TOTAL ASSETS (Subtract 11-I from 11H.) Enter amount for 1974 in 21A on the PCS.	$ 41800	$ 43800
13 INDEBTEDNESS (farm only)		
A. MORTGAGE ON FARM including farm home	10350	10100
B. ACCOUNTS PAYABLE	0	0
C. DEBTS ON FARM MACHINERY AND EQUIPMENT	0	0
D. FARM CHARGE ACCOUNTS	0	0
E. OTHER FARM DEBTS	0	2500
14 TOTAL INDEBTEDNESS Enter amount for 1974 in 21B on the PCS.	$ 10350	$ 12600
15 NET FARM VALUE (Subtract 14 from 12.)	$ 31450	$ 31200
16 YOUR PERCENTAGE OF OWNERSHIP OF TOTAL FARM Enter amount in 21C on the PCS.		100%

COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

FINANCIAL NEED ANALYSIS REPORT
Academic Year 1975-1976
CONFIDENTIAL

NAME OF STUDENT LAST	FIRST	M.I.	SEX	DATE OF BIRTH	SOCIAL SECURITY NUMBER	No Par	No Child	CLASS ★	CSS CODE	Rev	DATE PRINTED	UNUSUAL CONDITIONS ★★	CSS Identification No.
HENDRICKS	JESSIE	P	M	05 04 56	110 00 1523	2	6	1R	5814		11-29	D	1140012

COMPUTATION OF EFFECTIVE INCOME

YEAR	NET INCOME	U.S. INCOME TAX	STATE INCOME TAX	WORKING SPOUSE	MED.-DENTAL EXPENSES	EMERGENCY EXPENSES	INDEBTEDNESS	OTHER DEPENDENTS	TOTAL ALLOWANCES	EFFECTIVE INCOME
1	4880	+250	0	0	50	0	0	0	300	4580
2										
3										
4										

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

YEAR	RESIDENCE EQUITY	OTHER REAL ESTATE	BUSINESS OR FARM	CASH AND BANK ACCOUNTS	OTHER INVESTMENTS	TOTAL ASSETS	DEBT OUTSTANDING	NET WORTH	INCOME SUPPLEMENT
1	0	0	13600	0	0	13600	0	13600	-80
2									
3									
4									

COMPUTATION OF TOTAL FAMILY CONTRIBUTION

YEAR	ADJUSTED EFFECTIVE INCOME	FOR STUDENT'S MAINTENANCE	FROM DISCRETIONARY INCOME	NO. OF CHILDREN IN COLL	PARENTS' CONTRIBUTION FOR STUDENT	STUDENT'S ASSETS AND BENEFITS: SUMMER SAVINGS	ASSETS	SOCIAL SECURITY	VETERANS G. I. BILL	OTHER	TOTAL FAMILY CONTRIBUTION FOR STUDENT
1	4500	-700	0	1	-700	400	150	0	0	0	-150
	ALTERNATE COMPUTATION				0	400	150	0	0	0	550

★ CLASSIFICATION

1 = Two-parent family
2 = Separated or divorced two-parent family
3 = Father sole support
4 = Mother sole support, father deceased
5 = Mother sole support, separated or divorced
6 = Unusual conditions; CSS recommends individual analysis
M = Married student
B = Business or farm case
T = Debt outstanding exceeds assets

★★ UNUSUAL CONDITIONS

A = No U.S. tax reported for 1974, standard tax used
B = U.S. tax reported for 1974 is less than 80% of standard tax; reported tax used
C = U.S. tax for 1974 exceeds standard tax by 10% or more; standard tax used
D = Income for 1975 differs by $1,000 from 1974 income; suggest review
E = Business expenses reduce parents' contribution by $100 or more; suggest review
F = Medical and dental expenses reduce parents' contribution by $100 or more; suggest review

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I.N. 376131

YEAR	INSTITUTIONAL BUDGETS: RESIDENT	COMMUTER	OUT-OF-STATE	OTHER	ESTIMATED FINANCIAL NEED: RESIDENT	COMMUTER	OUT-OF-STATE	OTHER
1	2520	2520	3820		2670	2670	3970	
	ALTERNATE COMPUTATION				1970	1970	3270	

INSTITUTIONAL ESTIMATE

1. Institutional budget _____
2. Institutional adjustment _____
3. TOTAL BUDGET _____
4. Parents' contribution _____
5. Student's summer savings _____
6. Student's assets _____
7. Student's benefits _____
8. Other _____
9. TOTAL CONTRIBUTION _____
10. FINANCIAL NEED (line 3 minus 9) _____

FINANCIAL AID AWARD

GRANT _____
_____
LOAN _____
_____
JOB _____

+ INCLUDES F.I.C.A. TAX OF 250

POSSIBLY ELIGIBLE FOR BG

Description of Susan Corner case

Susan is one of three children in the Corner family, two of whom will be in college next year. The family income is from father's and mother's wages with some income from dividends and interest.

A Supplementary Information Request (SIR) was generated because the emergency expenses reported on the PCS would affect the parents' contribution by $100 or more. The PCS was reviewed and certain itemized expenses were not allowed.

A new feature of the CSS analysis is the computation of a standard F.I.C.A. tax as an allowance against income. The F.I.C.A. tax is added to U.S. income tax and appears in the U.S. income tax column of the FNAR. A FNAR message will appear stating the amount of the computed F.I.C.A. tax.

Both parents work, therefore a working spouse allowance has been granted against income.

Because the Corner family is above the moderate-income level, the FNAR shows an expected contribution from discretionary income. This contribution is divided equally between the two children in college.

PARENTS' CONFIDENTIAL STATEMENT (PCS) 5150021

Academic Year 1975-76

IMPORTANT: Check the box next to the number of institutions and programs entered in Item 2 below and enclose the fee indicated.

1 ☐ $4.00 3 ☐ $ 8.50 5 ☐ $13.00
2 ☒ $6.25 4 ☐ $10.75 6 ☐ $15.25

Read instructions carefully before completing this form.
Do not send to CSS after December 1, 1975.

BOTH NAME AND CASE ARE FICTITIOUS

1A STUDENT APPLICANT

LAST NAME	FIRST NAME	MID. INIT.	SEX	DATE OF BIRTH (MO / DAY / YEAR)	SOCIAL SECURITY NUMBER
CORNER	SUSAN	A	1 ☐ M 2 ☒ F	06 / 11 / 57	191-82-7776

1B STUDENT'S PERMANENT MAILING ADDRESS

NUMBER AND STREET: 171 LAUREL DRIVE
CITY: TWIN RIVERS | STATE: MICH | ZIP CODE: 49801

1C Is student married? ..... NO ☒ 1 YES ☐ 2
Is student a U.S. citizen? ..... NO ☐ YES ☒
If no, what is student's visa status? _____

1D Student's year in college or post-high-school institution during 1975-76 (check only one box): 1 ☒ FIRST 2 ☐ SECOND 3 ☐ THIRD 4 ☐ FOURTH OR FIFTH (undergraduate) 5 ☐ GRAD./PROF

1E PARENTS *Check if living:* 1 ☒ FATHER 2 ☒ MOTHER 3 ☐ STEPFATHER 4 ☐ STEPMOTHER
Check any that apply: 5 ☐ PARENTS SEPARATED 6 ☐ PARENTS DIVORCED 7 ☐ STUDENT HAS LEGAL GUARDIAN (other than parents) 8 ☐ FATHER UNABLE TO WORK
If other unusual family circumstances exist, explain in (31).

2 Enter complete names, addresses, and CSS code numbers of the institutions and programs to which copies of the PCS are to be sent. Do not leave name and address area blank. Obtain code numbers from the CSS Code List provided. If any institution or program you enter is not listed, leave the CSS code number box blank.

NAME	CITY	STATE	CSS CODE NO.
MICHIGAN STATE SCH PROGRAM		MI	0428
FERRIS ST. COLLEGE	BIG RAPIDS	MI	1222

Father, Stepfather, or Guardian

3A NAME: JOHN CORNER — AGE: 45
HOME ADDRESS: 171 LAUREL DRIVE, TWIN RIVERS, MI
OCCUPATION: MACHINE SETUP MAN — TITLE: SUPERVISOR
EMPLOYED BY: TWIN RIVERS BEARING CO. — YEARS WITH COMPANY: 13

Mother, Stepmother, or Guardian

3B NAME: HELEN CORNER — AGE: 42
HOME ADDRESS: SAME
OCCUPATION: BOOKKEEPER — TITLE:
EMPLOYED BY: BLOOMINGTON'S — YEARS WITH COMPANY: 3

4 Did or will you file a joint U.S. Individual Income Tax Return → for 1973? Yes ☒ No ☐ → for 1974? Yes ☒ No ☐

5A How many dependent children did or will you claim as U.S. income tax exemptions (Do not leave blank.)	5B How many children (list all by name in 30) including the student, will be dependent on you for support (Do not leave blank.)	5C How many children entered in 5B will be attending a college or post-high-school institution (Do not leave blank.)	5D How many other dependents did or will you claim as U.S. income tax exemptions (Do not include anyone entered in 3A, 3B, 5A, 5B, 5C, or 30. Explain entries of one or more in (31). Do not leave blank.)
for 1974? 3	for 1975? 3	during 1975-76? 2	for 1974? 0 / for 1975? 0

6 Do you own all or part of a business, or are you a farm or ranch owner, operator, or farm tenant? → NO ☒ 1 YES ☐ 2
► IF YES, COMPLETE SUPPLEMENT A OR B BEFORE GOING ON TO 7.

Parents' Annual Income and Expenses

ENTER ANNUAL AMOUNTS IN BOXES ONLY

	TOTAL 1973	TOTAL 1974	ESTIMATED 1975
(7) TAXABLE INCOME BEFORE DEDUCTIONS			
A. Wages, salaries, tips and other compensation: Father, stepfather, or male guardian	$ 12100	$ 12800	$ 13500
Mother, stepmother, or female guardian	$ 5000	$ 5300	$ 5800
B. Dividends and interest income (See instructions.)	$ 332	$ 300	$ 250
C. Net profit from business or farm	$ 0	$ 0	$ 0
D. Other taxable income (Itemize and give dollar amounts in (31).)	$ 0	$ 0	$ 0
8 Add 7A, 7B, 7C, and 7D	$ 17432	$ 18400	$ 19550
(9) EMPLOYEE BUSINESS EXPENSE (Itemize and give dollar amounts in (31). Do not include expenses entered on Supplement A or B.)	$ 130	$ 140	$ 155
10 Subtract 9 from 8	$ 17302	$ 18260	$ 19395
(11) NONTAXABLE INCOME (See instructions.) A. Social Security benefits (Report student's educational benefits only in 27A.)	$ 0	$ 0	$ 0
B. Veterans benefits (Report student's educational benefits only in 27B.)	$ 0	$ 0	$ 0
C. Welfare benefits (Report student's educational benefits only in 27C.)	$ 0	$ 0	$ 0
D. Other nontaxable income (Itemize and give dollar amounts in (31).)	$ 0	$ 0	$ 0
12 TOTAL INCOME (Add 10, 11A, 11B, 11C, and 11D.)	$ 17302	$ 18260	$ 19395
(13) MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE PLUS MEDICAL INSURANCE PREMIUMS (Itemize and give dollar amounts in (31).)	$ 900	$ 1000	$ 1200
(14) EMERGENCY EXPENSES (See instructions. Itemize, and give dollar amounts in (31).)	$ 1311	$ 350 (1965)	$ 1000
15 U.S. INCOME TAX PAID (See instructions. Do not include any tax overpaid.)	$ 1980	$ 2200	
16 STATE INCOME TAX PAID (See instructions. Do not include any tax overpaid.)	$ 275	$ 300	

Parents' Assets and Indebtedness

ENTER INFORMATION IN BOXES ONLY

	TOTAL FIRE INSURANCE	ESTIMATE OF PRESENT MARKET VALUE	UNPAID MORTGAGE PRINCIPAL
17 HOME IF OWNED OR BEING PURCHASED (Do not include amounts entered on Supplement A or B.) YEAR PURCHASED: 19 62 PURCHASE PRICE: $ 17000	$ 30000	$ 30000	$ 4200
(18) OTHER REAL ESTATE (Describe in (31).) (Do not include amounts entered on Supplement A or B.)	$ 0	$ 0	$ 0
19 CASH, SAVINGS, AND CHECKING ACCOUNTS			$ 2900
(20) OTHER INVESTMENTS (present market value) (Itemize and give dollar amounts in (31).)			$ 3258
21 BUSINESS OR FARM IF OWNED (Complete A, B, and C below.) A. Total assets for 1974 from Supplement A, line 10, or Supplement B, line 12			$ 0
B. Total indebtedness for 1974 from Supplement A, line 12, or Supplement B, line 14			$ 0
C. Percent of ownership for 1974 from Supplement A, line 14, or Supplement B, line 16			0 %
(22) DEBT OUTSTANDING (See instructions. Itemize, state purpose, and give dollar amounts in (31).)			$ 1200
Amount of 22 to be paid during 1975			$ 600
23 ANNUAL RENT OR MORTGAGE PAYMENTS ON FAMILY RESIDENCE (If none explain in (31).)			$ 1546
24 FACE VALUE OF PARENTS' LIFE INSURANCE POLICIES			$ 15000
25 TOTAL CAR INDEBTEDNESS (List make and year of family cars in (31).)			$ 1500

Student Applicant's Assets and Benefits

26 ASSETS (as of July 1, 1975)
A. SAVINGS (*Do not include 1975 summer earnings.*) $ 325
(B) OTHER (endowments, trusts, inheritances, and investments) $ 0

27 MONTHLY EDUCATIONAL BENEFITS (to be received between July 1, 1975, and June 30, 1976)
A. Social Security payments PER MONTH $ 0
B. Veterans GI BILL payments PER MONTH $ 0
C. Other payments PER MONTH $ 0

52

If the applicant is an entering first-time student at a post-high-school institution, complete only the 1975-76 columns of expenses and resources in 28 and 29.

STUDENT APPLICANT (PRINT) — LAST NAME: CORNER — FIRST NAME: SUSAN — MIDDLE INITIAL: A.

28 TOTAL EXPENSES FOR STUDENT FOR: ☒ NINE ☐ TWELVE MONTHS ☒ RESIDENT ☐ COMMUTER

If the student is applying to more than one institution, do not complete A, C, D, and H.

		ACTUAL 1974-75	ESTIMATED 1975-76
A	TUITION AND FEES	$	$ 500
B	BOOKS AND SUPPLIES		100
C	RENT OR ROOM, INCLUDING UTILITIES		1224
D	FOOD OR BOARD AND HOUSEHOLD SUPPLIES		
E	CLOTHING, LAUNDRY, AND CLEANING		200
F	MEDICAL AND DENTAL		180
G	OTHER EXPENSES		0
H	TRANSPORTATION (two round-trip railroad or air coach fares if a resident student; total commuting expenses if a commuter student)		120
	TOTAL	$	$ 2324

29 TOTAL RESOURCES FOR STUDENT FOR: ☒ NINE ☐ TWELVE MONTHS

		ACTUAL 1974-75	ESTIMATED 1975-76
A	RESOURCES FROM PARENTS OR GUARDIAN	$	$ 750
B	GRANTS OR SCHOLARSHIPS (LIST SOURCES)		
			*
			*
C	SAVINGS FROM OFF-CAMPUS SUMMER EARNINGS		150
D	TERM TIME OFF-CAMPUS EARNINGS		
E	VETERANS-G.I. BILL BENEFITS		
F	SOCIAL SECURITY BENEFITS		
G	EDUCATIONAL LOANS		*
H	OTHER SOURCES (LIST BELOW)		
	SAVINGS		325
	TOTAL	$	$ 1225

* *Include in the 1975-76 column only the grants, scholarships, and loans you actually have been awarded.*

30 PROVIDE BELOW INFORMATION FOR ALL CHILDREN YOU ENTERED IN 5B. DO NOT LEAVE BLANK. If you need additional space, use (31).

A. NAME (LIST STUDENT APPLICANT ON LINE 1)	B. AGE	C. CHECK IF LIVING WITH FAMILY	D. NAME OF PRESENT SCHOOL OR COLLEGE 1974-75	E. YEAR IN SCHOOL OR COLLEGE 1974-75	EDUCATIONAL EXPENSES 1974-75: F. TUITION AND FEES	EDUCATIONAL EXPENSES 1974-75: G. ROOM AND BOARD	FINANCIAL AID RECEIVED 1974-75: H. SCHOLARSHIPS OR GIFT AID	FINANCIAL AID RECEIVED 1974-75: I. LOANS AND EMPLOYMENT	J. NAME OF INSTITUTION TO BE ATTENDED IN 1975-76 (LEAVE BLANK FOR STUDENT APPLICANT)	K. CHECK APPROPRIATE BOX IF ATTENDING IN 1975-76: PUBLIC SCHOOL	PRIVATE SCHOOL	COLLEGE
1. SUSAN	18	x	E. LYNN HS	12	$	$	$	$	SAME AS ITEM 1			✓
2. DON	20	x	MICH ST U	SOPH	720	1215			MICH ST U			x
3. MARILYN	12	x	E. LYNN HS	7					E. LYNN HS	x		
4.												
5.												

(31) USE THIS SPACE TO EXPLAIN ALL CIRCLED ITEMS AND ANY UNUSUAL CIRCUMSTANCES.

9 UNION DUES $55. WORK CLOTHES $75.
13 MEDICAL INSURANCE $385
DR. SAMUELS 110
EYEGLASSES 165 (MOTHER AND THREE CHILDREN WEAR GLASSES)
DR. CANTREL 190
DENTIST 150
$1000
14 1973 GUTTERS REPLACED $311. TITHE $1000.
1974 LEGAL FEES PINSKY & PATTON $350. MAJOR REPAIR ON '68 PONTIAC $565.
TITHE $1000
1975 TITHE $1000
20 75 SHARES TWIN RIVERS BEARING.
52 SHARES UNIVERSAL ELECTRONICS.
22 BANK LOAN TO FINANCE PURCHASE OF REFRIGERATOR-FREEZER AND WASHER AND DRYER.
25 '68 PONTIAC
'72 CHEVROLET

PARENTS' CERTIFICATION AND AUTHORIZATION

We declare that the information reported on this form, to the best of our knowledge, is true, correct, and complete. We authorize transmittal of copies of this form to the recipients named in Item 2 and the use of the form by the CSS as described under "General Information." We agree that to verify information reported in this form the CSS or any of the named recipients may request or obtain an official photostatic copy of our latest U.S. income tax return. We further agree to provide, if requested, any other official documentation necessary to verify information reported.

WARNING: If this form is to be used in the process of establishing eligibility for federal student aid funds, you should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

To assist the student in being considered for other financial aid, we authorize the release of the student's name and address to state, federal, and other nationally recognized student aid programs. YES [X] 1 NO [ ] 2

To assist in the determination of financial need, we authorize the recipients named in Item 2 to discuss the information contained on this form with the student applicant. YES [X] NO [ ]

SIGNATURES OF BOTH PARENTS (OR GUARDIAN) John Conner DATE 005, 1974
Helen Conner DATE 005, 1974

▶▶ Be sure to enclose check or money order payable to CSS: $4 for first institution or program listed and $2.25 for each additional listing. ◀◀

COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

FINANCIAL NEED ANALYSIS REPORT
Academic Year 1975-1976

CONFIDENTIAL

NAME OF STUDENT LAST	FIRST	M.I.	SEX	DATE OF BIRTH	SOCIAL SECURITY NUMBER	No. Par	No. Child	CLASS *	CSS CODE	Rev.	DATE PRINTED	UNUSUAL CONDITIONS **	CSS Identification No.
CORNER	SUSAN	A	F	06 11 57	191 82 7776	2	3	1	0428		10-21	D	5150021

YEAR	COMPUTATION OF EFFECTIVE INCOME									
	NET INCOME	U.S. INCOME TAX	STATE INCOME TAX	WORKING SPOUSE	MED. DENTAL EXPENSES	EMERGENCY EXPENSES	INDEBTEDNESS	OTHER DEPENDENTS	TOTAL ALLOWANCES	EFFECTIVE INCOME
1	18260	+3250	300	1500	80	350	0	0	5480	12780
2										
3										
4										

YEAR	COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS								
	RESIDENCE EQUITY	OTHER REAL ESTATE	BUSINESS OR FARM	CASH AND BANK ACCOUNTS	OTHER INVESTMENTS	TOTAL ASSETS	DEBT OUTSTANDING	NET WORTH	INCOME SUPPLEMENT
1	25800	0	0	2900	3250	31950	1200	30750	2280
2									
3									
4									

YEAR	COMPUTATION OF TOTAL FAMILY CONTRIBUTION									
	ADJUSTED EFFECTIVE INCOME	FOR STUDENT'S MAINTENANCE	FROM DISCRETIONARY INCOME	NO. OF CHILDREN IN COLL.	PARENTS' CONTRIBUTION FOR STUDENT	STUDENT'S ASSETS AND BENEFITS: SUMMER SAVINGS	ASSETS	SOCIAL SECURITY	VETERANS G. I. BILL	OTHER	TOTAL FAMILY CONTRIBUTION FOR STUDENT
1	15060	900	350	2	1070	300	80	0	0	0	1450

YEAR	INSTITUTIONAL BUDGETS				ESTIMATED FINANCIAL NEED			
	RESIDENT	COMMUTER	OUT-OF-STATE	OTHER	RESIDENT	COMMUTER	OUT-OF-STATE	OTHER

INSTITUTIONAL ESTIMATE

1. Institutional budget _____
2. Institutional adjustment _____
3. TOTAL BUDGET _____
4. Parents' contribution _____
5. Student's summer savings _____
6. Student's assets _____
7. Student's benefits _____
8. Other _____
9. TOTAL CONTRIBUTION _____
10. FINANCIAL NEED (line 3 minus 9) _____

FINANCIAL AID AWARD

GRANT _____
_____
LOAN _____
_____
JOB _____

+ INCLUDES F.I.C.A. TAX OF 1050

PROBABLY NOT ELIGIBLE FOR BG

*** CLASSIFICATION**

1 = Two-parent family
2 = Separated or divorced two-parent family
3 = Father sole support
4 = Another sole support, father deceased
5 = Mother sole support, separated or divorced
6 = Unusual conditions, CSS recommends individual analysis
M = Married student
R = Business or farm case
T = Debt outstanding exceeds assets

**** UNUSUAL CONDITIONS**

A = No U.S. tax reported for 1974, standard tax used
B = U.S. tax reported for 1974 is less than 80% of standard tax, reported tax used
C = U.S. tax for 1974 exceeds standard tax by 10% or more, standard tax used
D = Income for 1975 differs by $1,000 from 1974 income, suggest review
E = Business expenses reduce parents' contribution by $100 or more, suggest review
F = Medical and dental expenses reduce parents' contribution by $100 or more, suggest review

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Description of Daniel Pierce case

Daniel is an upperclass student with a sister who is also attending college. Mrs. Pierce is sole support of the family. Mother's income is from earnings, however, both children in the family receive Social Security educational payments directly.

An SIR has been generated because mother is sole support and no Social Security benefits are entered in Item 11A. Since all Social Security payments are received as educational benefits paid directly to the students, the CSS entered zero for 11A.

Medical expenses in excess of 5% of mother's net income have been allowed against income. The family's debt outstanding exceeds their assets, therefore, an allowance for a portion of the excess indebtedness has been allowed against income.

In this case mother has no discretionary income. A contribution is expected only from that amount available for applicant's maintenance.

Since the family filed a PCS in previous years, the FNAR shows historical data for two years.

PARENTS' CONFIDENTIAL STATEMENT (PCS) A141123

Academic Year 1975-76

IMPORTANT: Check the box next to the number of institutions and programs entered in Item 2 below and enclose the fee indicated.

1 [X] $4.00 3 [ ] $ 8.50 5 [ ] $13.00
2 [ ] $6.25 4 [ ] $10.75 6 [ ] $15.25

Read instructions carefully before completing this form.
Do not send to CSS after December 1, 1975.

BOTH NAME AND CASE ARE FICTITIOUS

1A STUDENT APPLICANT

LAST NAME	FIRST NAME	MID. INIT.	SEX	DATE OF BIRTH (MO. DAY YEAR)	SOCIAL SECURITY NUMBER
PIERCE	DANIEL	R	1 [X] M 2 [ ] F	03 17 54	098 38 2311

1B STUDENT'S PERMANENT MAILING ADDRESS

NUMBER AND STREET: 171 SIMMONS AVE
CITY: NEW PLATEAU
STATE: NM
ZIP CODE: 87031

1C Is student married? ..... NO [X] 1 YES [ ] 2
Is student a U.S. citizen? ..... NO [ ] YES [X]
If no, what is student's visa status? _____

1D Student's year in college or post-high-school institution during 1975-76 (check only one box): 1 [ ] FIRST 2 [ ] SECOND 3 [X] THIRD 4 [ ] FOURTH OR FIFTH (undergraduate) 5 [ ] GRAD./PROF.

1E PARENTS *Check if living:* 1 [ ] FATHER 2 [X] MOTHER 3 [ ] STEPFATHER 4 [ ] STEPMOTHER
Check any that apply: 5 [ ] PARENTS SEPARATED 6 [ ] PARENTS DIVORCED 7 [ ] STUDENT HAS LEGAL GUARDIAN (other than parents) 8 [ ] FATHER UNABLE TO WORK
If other unusual family circumstances exist, explain in (31).

2 Enter complete names, addresses, and CSS code numbers of the institutions and programs to which copies of the PCS are to be sent. Do not leave name and address area blank. Obtain code numbers from the CSS Code List provided. If any institution or program you enter is not listed, leave the CSS code number box blank.

NAME	CITY	STATE	CSS CODE NO.	NAME	CITY	STATE	CSS CODE NO.
UNIV. OF DENVER	DENVER	CO	4842				

Father, Stepfather, or Guardian

3A NAME: DECEASED — AGE:
HOME ADDRESS:
OCCUPATION: — TITLE:
EMPLOYED BY: — YEARS WITH COMPANY:

Mother, Stepmother, or Guardian

3B NAME: JANE PIERCE — AGE: 50
HOME ADDRESS: 175 SIMMONS AVE.
OCCUPATION: CASEWORKER — TITLE: WELF. EXAM
EMPLOYED BY: DEPT. SOCIAL SERVICES — YEARS WITH COMPANY: 7

4 Did or will you file a joint U.S. Individual Income Tax Return → for 1973? Yes [X] No [ ] → for 1974? Yes [ ] No [X]

5A How many dependent children did or will you claim as U.S. income tax exemptions (Do not leave blank.) for 1974? 2

5B How many children (list all by name in 30) including the student, will be dependent on you for support (Do not leave blank.) for 1975? 2

5C How many children entered in 5B will be attending a college or post-high-school institution (Do not leave blank.) during 1975-76? 2

5D How many other dependents did or will you claim as U.S. income tax exemptions (Do not include anyone entered in 3A, 3B, 5A, 5B, 5C, or 30. Explain entries of one or more in (31). Do not leave blank.) for 1974? _____ for 1975? _____

6 Do you own all or part of a business, or are you a farm or ranch owner, operator, or farm tenant? → NO [X] 1 YES [ ] 2
▶ IF YES, COMPLETE SUPPLEMENT A OR B BEFORE GOING ON TO 7.

Parents' Annual Income and Expenses

ENTER ANNUAL AMOUNTS IN BOXES ONLY

	TOTAL 1973	TOTAL 1974	ESTIMATED 1975
(7) TAXABLE INCOME BEFORE DEDUCTIONS			
A. Wages, salaries, tips and other compensation: Father, stepfather, or male guardian			
Mother, stepmother, or female guardian	9600	12500	12900
B. Dividends and interest income (See instructions.)	50	15	10
C. Net profit from business or farm			
D. Other taxable income (Itemize and give dollar amounts in (31).)			
8 Add 7A, 7B, 7C, and 7D	9650	12515	12910
(9) EMPLOYEE BUSINESS EXPENSE (Itemize and give dollar amounts in (31). Do not include expenses entered on Supplement A or B.)	35	50	50
10 Subtract 9 from 8	9615	12465	12860
(11) NONTAXABLE INCOME (See instructions.) A. Social Security benefits (Report student's educational benefits only in 27A.)		0	
B. Veterans benefits (Report student's educational benefits only in 27B.)			
C. Welfare benefits (Report student's educational benefits only in 27C.)			
D. Other nontaxable income (Itemize and give dollar amounts in (31).)			
12 TOTAL INCOME (Add 10, 11A, 11B, 11C, and 11D.)	9615	12465	12860
(13) MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE PLUS MEDICAL INSURANCE PREMIUMS (Itemize and give dollar amounts in (31).)	450	650	450
(14) EMERGENCY EXPENSES (See instructions. Itemize, and give dollar amounts in (31).)			
15 U.S. INCOME TAX PAID (See instructions. Do not include any tax overpaid.)	940	1550	
16 STATE INCOME TAX PAID (See instructions. Do not include any tax overpaid.)	100	150	

Parents' Assets and Indebtedness

ENTER INFORMATION IN BOXES ONLY

	TOTAL FIRE INSURANCE	ESTIMATE OF PRESENT MARKET VALUE	UNPAID MORTGAGE PRINCIPAL
17 HOME IF OWNED OR BEING PURCHASED (Do not include amounts entered on Supplement A or B.) YEAR PURCHASED 19____ PURCHASE PRICE: $_____			
(18) OTHER REAL ESTATE (Describe in (31).) Do not include amounts entered on Supplement A or B.)			

19 CASH, SAVINGS, AND CHECKING ACCOUNTS	340
(20) OTHER INVESTMENTS (present market value) (Itemize and give dollar amounts in (31).)	
21 BUSINESS OR FARM IF OWNED (Complete A, B, and C below.)	
A. Total assets for 1974 from Supplement A, line 10, or Supplement B, line 12	
B. Total indebtedness for 1974 from Supplement A, line 12, or Supplement B, line 14	
C. Percent of ownership for 1974 from Supplement A, line 14, or Supplement B, line 16	%
(22) DEBT OUTSTANDING (See instructions, itemize, state purpose, and give dollar amounts in (31).)	1200
Amount of 22 to be paid during 1975	550
23 ANNUAL RENT OR MORTGAGE PAYMENTS ON FAMILY RESIDENCE (If none explain in (31).)	
24 FACE VALUE OF PARENTS' LIFE INSURANCE POLICIES	3000
25 TOTAL CAR INDEBTEDNESS (List make and year of family cars in (31).)	

Student Applicant's Assets and Benefits

26 ASSETS (as of July 1, 1975) A. SAVINGS (Do not include 1975 summer earnings.)	120
(B) OTHER (endowments, trusts, inheritances, and investments)	

27 MONTHLY EDUCATIONAL BENEFITS (to be received between July 1, 1975, and June 30, 1976)

A. Social Security payments PER MONTH	160
B. Veterans GI Bill payments PER MONTH	30
(C) Other payments PER MONTH	

If the applicant is an entering first-time student at a post-high-school institution, complete only the 1975-76 columns of expenses and resources in 28 and 29.

STUDENT APPLICANT (PRINT) — LAST NAME: PIERCE — FIRST NAME: DANIEL — MIDDLE INITIAL: R

28 TOTAL EXPENSES FOR STUDENT FOR: ☒ NINE ☐ TWELVE MONTHS ☒ RESIDENT ☐ COMMUTER

If the student is applying to more than one institution, do not complete A, C, D, and H.

	ACTUAL 1974-75	ESTIMATED 1975-76
A. TUITION AND FEES	$ 2700	$ 2700
B. BOOKS AND SUPPLIES	200	200
C. RENT OR ROOM, INCLUDING UTILITIES	1200	1200
D. FOOD OR BOARD AND HOUSEHOLD SUPPLIES	0	0
E. CLOTHING, LAUNDRY, AND CLEANING	100	100
F. MEDICAL AND DENTAL	300	300
G. OTHER EXPENSES	150	150
H. TRANSPORTATION (two round-trip railroad or air coach fares if a resident student; total commuting expenses if a commuter student)	150	150
TOTAL	$ 4800	$ 4800

29 TOTAL RESOURCES FOR STUDENT FOR: ☒ NINE ☐ TWELVE MONTHS

	ACTUAL 1974-75	ESTIMATED 1975-76
A. RESOURCES FROM PARENTS OR GUARDIAN	$ 500	$ 500
B. GRANTS OR SCHOLARSHIPS (LIST SOURCES)		
	650	*
		*
C. SAVINGS FROM OFF-CAMPUS SUMMER EARNINGS	500	0
D. TERM TIME OFF-CAMPUS EARNINGS	400	
E. VETERANS-G.I. BILL BENEFITS	270	270
F. SOCIAL SECURITY BENEFITS	1440	1440
G. EDUCATIONAL LOANS	600	*
H. OTHER SOURCES (LIST BELOW)		
TOTAL	$ 4840	$ 2690

* *Include in the 1975-76 column only the grants, scholarships, and loans you actually have been awarded.*

30 PROVIDE BELOW INFORMATION FOR ALL CHILDREN YOU ENTERED IN 5B. DO NOT LEAVE BLANK. If you need additional space, use (31).

A. NAME (LIST STUDENT APPLICANT ON LINE 1)	B. AGE	C. CHECK IF LIVING WITH FAMILY	D. NAME OF PRESENT SCHOOL OR COLLEGE 1974-75	E. YEAR IN SCHOOL OR COLLEGE 1974-75	EDUCATIONAL EXPENSES 1974-75 F. TUITION AND FEES	EDUCATIONAL EXPENSES 1974-75 G. ROOM AND BOARD	FINANCIAL AID RECEIVED 1974-75 H. SCHOLARSHIPS OR GIFT AID	FINANCIAL AID RECEIVED 1974-75 I. LOANS AND EMPLOYMENT	J. NAME OF INSTITUTION TO BE ATTENDED IN 1975-76 (LEAVE BLANK FOR STUDENT APPLICANT)	K. CHECK APPROPRIATE BOX IF ATTENDING IN 1975-76: PUBLIC SCHOOL	PRIVATE SCHOOL	COLLEGE
1. DANIEL	20	x	UNIV OF DEN	SOPH	$ 2700	$ 1200	$ 650	$ 1000	SAME AS ITEM 2			✓
2. BARBARA	19	x	UNIV OF NM	SOPH	460			750	UNIV. OF NM			x
3.												
4.												
5.												

(31) USE THIS SPACE TO EXPLAIN ALL CIRCLED ITEMS AND ANY UNUSUAL CIRCUMSTANCES.

1E FATHER DIED FEB. 1972.

9 DUES AND R.N. LICENSE FEE.

11 BARBARA RECEIVED SOCIAL SECURITY AND VA BENEFITS EQUAL TO DAN'S BUT I HAVE NOT LISTED THEM BECAUSE I FILED A SEPARATE PCS FOR BARBARA AND LISTED HER SOCIAL SECURITY AS A STUDENT RESOURCE.

13 1973 BLUE CROSS $450
1974 BLUE CROSS $450 - DENTIST $200

22 BALANCE OF LOAN TO COVER COSTS OF FUNERAL FOR MY MOTHER.

29C DANIEL WILL HAVE TO USE HIS SUMMER EARNINGS TO HELP PAY FOR EXTENSIVE ORAL SURGERY WHICH HE NEEDS.

PARENTS' CERTIFICATION AND AUTHORIZATION

We declare that the information reported on this form, to the best of our knowledge, is true, correct, and complete. We authorize transmittal of copies of this form to the recipients named in Item 2 and the use of the form by the CSS as described under "General Information." We agree that to verify information reported in this form the CSS or any of the named recipients may request or obtain an official photostatic copy of our latest U.S. income tax return. We further agree to provide, if requested, any other official documentation necessary to verify information reported.

WARNING: If this form is to be used in the process of establishing eligibility for federal student aid funds, you should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

To assist the student in being considered for other financial aid, we authorize the release of the student's name and address to state, federal, and other nationally recognized student aid programs. YES ☒ 1 NO ☐ 2

To assist in the determination of financial need, we authorize the recipients named in Item 2 to discuss the information contained on this form with the student applicant. YES ☒ NO ☐

SIGNATURES OF BOTH PARENTS (OR GUARDIAN) Jane Pierce DATE Oct 3, 1974

DATE

►► Be sure to enclose check or money order payable to CSS: $4 for first institution or program listed and $2.25 for each additional listing. ◄◄

COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

FINANCIAL NEED ANALYSIS REPORT
Academic Year 1975-1976

CONFIDENTIAL

NAME OF STUDENT LAST	FIRST	M.I.	SEX	DATE OF BIRTH	SOCIAL SECURITY NUMBER	No. Par	No. Child	CLASS ★	CSS CODE	Rev.	DATE PRINTED	UNUSUAL CONDITIONS ★★	CSS Identification No.
PIERCE	DANIEL	R	M	03 17 54	098 38 3211	1	2	4T	4842		10-18		A141123

YEAR	COMPUTATION OF EFFECTIVE INCOME									
	NET INCOME	U.S. INCOME TAX	STATE INCOME TAX	WORKING SPOUSE	MED./DENTAL EXPENSES	EMERGENCY EXPENSES	INDEBTEDNESS	OTHER DEPENDENTS	TOTAL ALLOWANCES	EFFECTIVE INCOME
1	19500	2500	565	1500	875	0	0	0	5400	14060
2	9040	920	90	0	0	0	0	0	1010	8030
3	12460	+2280	150	0	20	0	280	0	2730	9730
4										

YEAR	COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS								
	RESIDENCE EQUITY	OTHER REAL ESTATE	BUSINESS OR FARM	CASH AND BANK ACCOUNTS	OTHER INVESTMENTS	TOTAL ASSETS	DEBT OUTSTANDING	NET WORTH	INCOME SUPPLEMENT
1	0	0	8750	2000	0	10750	0	10750	345
2	0	0	0	1000	0	1000	0	1000	-404
3	0	0	0	340	0	340	1200	0	-710
4									

YEAR	COMPUTATION OF TOTAL FAMILY CONTRIBUTION										
	ADJUSTED EFFECTIVE INCOME	FOR STUDENT'S MAINTENANCE	FROM DISCRETIONARY INCOME	NO. OF CHILDREN IN COLL.	PARENTS' CONTRIBUTION FOR STUDENT	STUDENT'S ASSETS AND BENEFITS					TOTAL FAMILY CONTRIBUTION FOR STUDENT
						SUMMER SAVINGS	ASSETS	SOCIAL SECURITY	VETERANS G. I. BILL	OTHER	
3	9020	220	0	2	220	600	60	1440	270	0	2590

YEAR	INSTITUTIONAL BUDGETS				ESTIMATED FINANCIAL NEED			
	RESIDENT	COMMUTER	OUT-OF-STATE	OTHER	RESIDENT	COMMUTER	OUT-OF-STATE	OTHER
3	4800	4700			2210	2110		

INSTITUTIONAL ESTIMATE

1. Institutional budget _____
2. Institutional adjustment _____
3. TOTAL BUDGET _____
4. Parents' contribution _____
5. Student's summer savings _____
6. Student's assets _____
7. Student's benefits _____
8. Other _____
9. TOTAL CONTRIBUTION _____
10. FINANCIAL NEED (line 3 minus 9) _____

FINANCIAL AID AWARD

GRANT _____
_____
LOAN _____
_____
JOB _____

+ INCLUDES F.I.C.A. TAX OF 730

PROBABLY NOT ELIGIBLE FOR BG

★ CLASSIFICATION

1 = Two-parent family
2 = Separated or divorced two-parent family
3 = Father sole support
4 = Mother sole support, father deceased
5 = Mother sole support, separated or divorced
6 = Unusual conditions; CSS recommends individual analysis
M = Married student
B = Business or farm sale
T = Debt outstanding exceeds assets

★★ UNUSUAL CONDITIONS

A = No U.S. tax reported for 1974, standard tax used
B = U.S. tax reported for 1974 is less than 80% of standard tax, reported tax used
C = U.S. tax for 1974 exceeds standard tax by 10% or more, standard tax used
D = Income for 1975 differs by $1,000 from 1974 income, suggest review
E = Business expenses reduce parents' contribution by $100 or more, suggest review
F = Medical and dental expenses reduce parents' contribution by $100 or more, suggest review

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Description of Michael Wakefield case

This case presents a family with both high income and assets and high expenses. Michael's father derives his income from his business as a consulting engineer.

An SIR has been generated because the family has shown bank accounts and other investments in excess of $20,000, but no income from interest or dividends. The family has responded to the SIR by stating that their stocks are not earning dividends at present. Also questioned were emergency expenses and debt outstanding, which the CSS subsequently reviewed and allowed.

A contribution is expected from student savings and other assets which is computed by dividing the assets by the number of years of college remaining. The FNAR calculation shows a parental contribution for Michael's maintenance and a contribution from discretionary income. Michael is probably not eligible for a Basic Educational Opportunity Grant.

PARENTS' CONFIDENTIAL STATEMENT (PCS)

Academic Year 1975-76

1141290

Read instructions carefully before completing this form.
Do not send to CSS after December 1, 1975.

BOTH NAME AND CASE ARE FICTTTIOUS

IMPORTANT: Check the box next to the number of institutions and programs entered in Item 2 below and enclose the fee indicated.

1 ☐ $4.00 3 ☐ $ 8.50 5 ☐ $13.00
2 ☐ $6.25 4 ☒ $10.75 6 ☐ $15.25

1A STUDENT APPLICANT

LAST NAME	FIRST NAME	MID. INIT.	SEX	DATE OF BIRTH (MO DAY YEAR)	SOCIAL SECURITY NUMBER
WAKEFIELD	MICHAEL	A	1 ☒ M 2 ☐ F	07 06 56	298413687

1B STUDENT'S PERMANENT MAILING ADDRESS

NUMBER AND STREET	CITY	STATE	ZIP CODE
18 SOMERSET DRIVE	NEW POINT	NY	10469

1C Is student married? ..... NO ☒ 1 YES ☐ 2
Is student a U.S. citizen? ..... NO ☐ YES ☒
If no, what is student's visa status? _____

1D Student's year in college or post-high-school institution during 1975-76 (check only one box): 1 ☒ FIRST 2 ☐ SECOND 3 ☐ THIRD 4 ☐ FOURTH OR FIFTH (undergraduate) 5 ☐ GRAD./PROF.

1E PARENTS *Check if living:* 1 ☒ FATHER 2 ☒ MOTHER 3 ☐ STEPFATHER 4 ☐ STEPMOTHER
Check any that apply: 5 ☐ PARENTS SEPARATED 6 ☐ PARENTS DIVORCED 7 ☐ STUDENT HAS LEGAL GUARDIAN (other than parents) 8 ☐ FATHER UNABLE TO WORK

If other unusual family circumstances exist, explain in (31).

2 Enter complete names, addresses, and CSS code numbers of the institutions and programs to which copies of the PCS are to be sent. Do not leave name and address area blank. Obtain code numbers from the CSS Code List provided. If any institution or program you enter is not listed, leave the CSS code number box blank.

NAME	CITY	STATE	CSS CODE NO.
CIT	PASADENA	CA	4034
MIT	CAMBRIDGE	MA	3514
STANFORD UNIV	PALO ALTO	CA	4704
NORTHEASTERN UNIV	BOSTON	MA	3667

Father, Stepfather, or Guardian

3A NAME: JAMES WAKEFIELD — AGE: 42
HOME ADDRESS: 18 SOMERSET DRIVE, NEW POINT, NY
OCCUPATION: MECH ENGINEER — TITLE: PRESIDENT
EMPLOYED BY: JAMES WAKEFIELD & ASSOC., INC. — YEARS WITH COMPANY: 3

Mother, Stepmother, or Guardian

3B NAME: NORMA WAKEFIELD — AGE: 39
HOME ADDRESS: 18 SOMERSET DRIVE, NEW POINT, NY
OCCUPATION: HOUSEWIFE — TITLE:
EMPLOYED BY: — YEARS WITH COMPANY:

4 Did or will you file a joint U.S. Individual Income Tax Return → for 1973? Yes ☒ No ☐ → for 1974? Yes ☒ No ☐

5A How many dependent children did or will you claim as U.S. income tax exemptions (Do not leave blank.) for 1974? 2

5B How many children (list all by name in 30) including the student, will be dependent on you for support (Do not leave blank.) for 1975? 2

5C How many children entered in 5B will be attending a college or post-high-school institution (Do not leave blank.) during 1975-76? 1

5D How many other dependents did or will you claim as U.S. income tax exemptions (Do not include anyone entered in 3A, 3B, 5A, 5B, 5C, or 30. Explain entries of one or more in (31). Do not leave blank.) for 1974? 1 for 1975? 1

6 Do you own all or part of a business, or are you a farm or ranch owner, operator, or farm tenant? → NO ☐ 1 YES ☒ 2
▶ IF YES, COMPLETE SUPPLEMENT A OR B BEFORE GOING ON TO 7

Parents' Annual Income and Expenses

ENTER ANNUAL AMOUNTS IN BOXES ONLY

	TOTAL 1973	TOTAL 1974	ESTIMATED 1975
(7) TAXABLE INCOME BEFORE DEDUCTIONS			
A. Wages, salaries, tips and other compensation			
Father, stepfather, or male guardian	$ 21325	$ 24500	$ 24500
Mother, stepmother, or female guardian	$ 0	$ 0	$ 0
B. Dividends and interest income (See instructions.)	$ 0	$ 0	$ 0
C. Net profit from business or farm	$ 0	$ 2882 CSS	$ 0
D. Other taxable income (Itemize and give dollar amounts in (31).)	$ 0	$ 0	$ 0
8 Add 7A, 7B, 7C, and 7D	$ 21325	$ 24500	$ 24500
(9) EMPLOYEE BUSINESS EXPENSE (Itemize and give dollar amounts in (31). Do not include expenses entered on Supplement A or B.)	$ 1395	$ 1000	$ 1000
10 Subtract 9 from 8	$ 20020	$ 23500	$ 23500
(11) NONTAXABLE INCOME (See instructions.)			
A. Social Security benefits (Report student's educational benefits only in 27A.)	$ 0	$ 0	$ 0
B. Veterans benefits (Report student's educational benefits only in 27B.)	$ 0	$ 0	$ 0
C. Welfare benefits (Report student's educational benefits only in 27C.)	$ 0	$ 0	$ 0
D. Other nontaxable income (Itemize and give dollar amounts in (31).)	$ 0	$ 0	$ 0
12 TOTAL INCOME (Add 10, 11A, 11B, 11C, and 11D.)	$ 20020	$ 23500	$ 23500
(13) MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE PLUS MEDICAL INSURANCE PREMIUMS (Itemize and give dollar amounts in (31).)	$ 1388	$ 1490	$ 1490
(14) EMERGENCY EXPENSES (See instructions; itemize, and give dollar amounts in (31).)	$ 2400	$ 1800 CSS 2400	$ 2400
15 U.S. INCOME TAX PAID (See instructions. Do not include any tax overpaid.)	$ 4500	$ 5600	
16 STATE INCOME TAX PAID (See instructions. Do not include any tax overpaid.)	$ 860	$ 1200	

Parents' Assets and Indebtedness

ENTER INFORMATION IN BOXES ONLY

	TOTAL FIRE INSURANCE	ESTIMATE OF PRESENT MARKET VALUE	UNPAID MORTGAGE PRINCIPAL
17 HOME IF OWNED OR BEING PURCHASED (Do not include amounts entered on Supplement A or B.) YEAR PURCHASED 19 68 PURCHASE PRICE $ 42000	$ 42000	$ 50000	$ 34840
(18) OTHER REAL ESTATE (Describe in (31).) Do not include amounts entered on Supplement A or B.)	$ 0	$ 6000	$ 0
19 CASH, SAVINGS, AND CHECKING ACCOUNTS			$ 500
(20) OTHER INVESTMENTS (present market value) (Itemize and give dollar amounts in (31).)			$ 20220
21 BUSINESS OR FARM IF OWNED (Complete A, B, and C below.)			
A. Total assets for 1974 from Supplement A, line 10, or Supplement B, line 12			$ 18760
B. Total indebtedness for 1974 from Supplement A, line 12, or Supplement B, line 14			$ 6584
C. Percent of ownership for 1974 from Supplement A, line 14, or Supplement B, line 18			92 %
(22) DEBT OUTSTANDING (See instructions; itemize, state purpose, and give dollar amounts in (31).)			$ 5800
Amount of 22 to be paid during 1975			$ 2600
23 ANNUAL RENT OR MORTGAGE PAYMENTS ON FAMILY RESIDENCE (If none explain in (31).)			$ 4440
24 FACE VALUE OF PARENTS' LIFE INSURANCE POLICIES			$ 80000
25 TOTAL CAR INDEBTEDNESS (List make and year of family cars in (31).)			$ 0

Student Applicant's Assets and Benefits

25 ASSETS (as of July 1, 1975)
A. SAVINGS (*Do not include 1975 summer earnings.*) $ 300
(B) OTHER (endowments, trusts, inheritances, and investments) $ 5000

27 MONTHLY EDUCATIONAL BENEFITS (to be received between July 1, 1975, and June 30, 1976)
A. Social Security payments PER MONTH $ 0
B. Veterans-GI BILL payments PER MONTH $ 0
(C) Other payments PER MONTH $ 0

If the applicant is an entering first-time student at a post-high-school institution, complete only the 1975-76 columns of expenses and resources in 28 and 29.

28 TOTAL EXPENSES FOR STUDENT FOR: ☒ NINE ☐ TWELVE MONTHS ☒ RESIDENT ☐ COMMUTER

If the student is applying to more than one institution, do not complete A, C, D, and H.

		ACTUAL 1974-75	ESTIMATED 1975-76
A	TUITION AND FEES	$	$
B	BOOKS AND SUPPLIES		150
C	RENT OR ROOM, INCLUDING UTILITIES		
D	FOOD OR BOARD AND HOUSEHOLD SUPPLIES		
E	CLOTHING, LAUNDRY, AND CLEANING		300
F	MEDICAL AND DENTAL		150
G	OTHER EXPENSES		350
H	TRANSPORTATION (two round-trip railroad or air coach fares if a resident student; total commuting expenses if a commuter student)		
	TOTAL	$	$

29 TOTAL RESOURCES FOR STUDENT FOR: ☒ NINE ☐ TWELVE MONTHS

		ACTUAL 1974-75	ESTIMATED 1975-76
A	RESOURCES FROM PARENTS OR GUARDIAN	$	$ 3000
B	GRANTS OR SCHOLARSHIPS (LIST SOURCES)		
			*
			*
C	SAVINGS FROM OFF-CAMPUS SUMMER EARNINGS		300
D	TERM TIME OFF-CAMPUS EARNINGS		
E	VETERANS G.I. BILL BENEFITS		
F	SOCIAL SECURITY BENEFITS		
G	EDUCATIONAL LOANS		*
H	OTHER SOURCES (LIST BELOW)		
	TOTAL	$	$ 3300

* *Include in the 1975-76 column only the grants, scholarships, and loans you actually have been awarded.*

STUDENT APPLICANT (PRINT) LAST NAME WAKEFIELD FIRST NAME MICHAEL MIDDLE INITIAL A

30 PROVIDE BELOW INFORMATION FOR ALL CHILDREN YOU ENTERED IN 5B. DO NOT LEAVE BLANK. If you need additional space, use (31).

	A. NAME (LIST STUDENT APPLICANT ON LINE 1)	B. AGE	C. CHECK IF LIVING WITH FAMILY	D. NAME OF PRESENT SCHOOL OR COLLEGE 1974-75	E. YEAR IN SCHOOL OR COLLEGE 1974-75	EDUCATIONAL EXPENSES 1974-75 F. TUITION AND FEES	EDUCATIONAL EXPENSES 1974-75 G. ROOM AND BOARD	FINANCIAL AID RECEIVED 1974-75 H. SCHOLARSHIPS OR GIFT AID	FINANCIAL AID RECEIVED 1974-75 I. LOANS AND EMPLOYMENT	J. NAME OF INSTITUTION TO BE ATTENDED IN 1975-76 (LEAVE BLANK FOR STUDENT APPLICANT)	K. CHECK APPROPRIATE BOX IF ATTENDING IN 1975-76 PUBLIC SCHOOL	K. PRIVATE SCHOOL	K. COLLEGE
1	MICHAEL	18	x	PIEDMONT HS	12	$	$	$	$	SAME AS ITEM 2			✓
2	JANET	15	x	PIEDMONT HS	10					PIEDMONT HS	x		
3													
4													
5													

(31) USE THIS SPACE TO EXPLAIN ALL CIRCLED ITEMS AND ANY UNUSUAL CIRCUMSTANCES.

9 BUSINESS EXPENSES

	1973	1974 & 1975 ESTIMATES
TELEPHONE	145	150
USE OF HOME FOR BUSINESS	375	300
STATIONERY, POSTAGE, ETC.	45	45
PROMOTION	740	505
	$1305	$1000

13 MEDICAL EXPENSES

INSURANCE PREMIUMS	432	490
DR EXPENSES NOT COVERED BY INSURANCE	356	400
ORTHODONTIA FOR JANET	600	600
	$1388	$1490

FOLLOW UP
SENT 10/15
RET'D 11/8

14 COST OF MAINTAINING MR WAKEFIELD"S MOTHER IN REST HOME.

18 UNDEVELOPED LAND IN ANDIRONDACKS

20 OTHER INVESTMENTS

SYSTEMS INC	11850
ARONSON LAB	4350
BETA MFG	4020
	20220

22 AMOUNT OUTSTANDING OF PAST BUSINESS INDEBTEDNESS.(BUSINESS DISSOLVED.) $5800.

25 1973 CHRYSLER. 1970 VW.

26B MICHAEL"S GRANDFATHER LEFT HIM $5000 WITH THE STIPULATION THAT IT WAS NOT TO BE USED UNTIL MICHAEL'S 22ND BIRTHDAY.

PARENTS' CERTIFICATION AND AUTHORIZATION

We declare that the information reported on this form, to the best of our knowledge, is true, correct, and complete. We authorize transmittal of copies of this form to the recipients named in Item 2 and the use of the form by the CSS as described under "General Information." We agree that to verify information reported in this form the CSS or any of the named recipients may request or obtain an official photostatic copy of our latest U.S. income tax return. We further agree to provide, if requested, any other official documentation necessary to verify information reported.

WARNING: If this form is to be used in the process of establishing eligibility for federal student aid funds, you should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

To assist the student in being considered for other financial aid, we authorize the release of the student's name and address to state, federal, and other nationally recognized student aid programs. YES ☐ 1 NO ☐ 2

To assist in the determination of financial need, we authorize the recipients named in Item 2 to discuss the information contained on this form with the student applicant. YES ☒ NO ☐

SIGNATURES OF BOTH PARENTS (OR GUARDIAN) James Wakefield DATE Oct. 5 1974
Nona Wakefield DATE Oct. 5, 1974

▶▶ Be sure to enclose check or money order payable to CSS: $4 for first institution or program listed and $2.25 for each additional listing. ◀◀

Supplement A
Academic Year 1975-76

To be completed by owners of businesses. **A**

STUDENT APPLICANT	LAST NAME	FIRST NAME	MID. INIT	SEX	DATE OF BIRTH (MO. DAY YEAR)	SOCIAL SECURITY NUMBER
	WAKEFIELD	MICHAEL	A	(1) ☒ M (2) ☐ F	07 06 56	298 41 3687

STREET ADDRESS 18 SOMERSET DRIVE CITY, STATE, ZIP CODE NEW POINT, NY 10469

Enter complete names, addresses, and CSS code numbers of the institutions and programs to which copies of the PCS are to be sent. Do not leave name and address area blank. Obtain code numbers from the CSS Code List provided. If any institution or program you enter is not listed, leave the CSS code number box blank.

NAME	CITY	STATE	CSS CODE NO.	NAME	CITY	STATE	CSS CODE NO.
CIT	PASADENA	CA	4034	NORTHEASTERN UNIV	BOSTON	MA	3667
MIT	CAMBRIDGE	MA	3514				
STANFORD	PALO ALTO	CA	4704				

BUSINESS INFORMATION

NAME OF BUSINESS: JAMES WAKEFIELD AND ASSOCIATES, INC.
PRODUCT OR SERVICE: CONSULTANT ENGINEER
BUSINESS ADDRESS: STREET 14032 DERBY STREET CITY PATTERSON STATE NY

1 TYPE OF BUSINESS ☐ SOLE PROPRIETOR ☐ PARTNERSHIP ☒ CORPORATION
2 If partnership, give partner's name:
3 Number of employees: 9

INCOME AND EXPENSES

	1973 (Jan. 1-Dec. 31)	1974 (Jan. 1-Dec. 31)	Estimated 1975 (Jan. 1-Dec. 31)
4 BUSINESS INCOME			
A. GROSS RECEIPTS OR SALES	$156482	$140626	
B. COST OF GOODS SOLD and/or OPERATIONS	118070	91346	
C. GROSS PROFIT (Subtract 4B from 4A)	38412	49280	
5 BUSINESS DEDUCTIONS			
A. DEPRECIATION	2003	2350	
B. TAXES ON BUSINESS AND BUSINESS PROPERTY	1208	1107	
C. RENT ON BUSINESS PROPERTY	6200	6850	
D. REPAIRS	0	0	
E. SALARIES AND WAGES NOT INCLUDED IN 4B ABOVE (Do not include any paid to yourself.)	0	0	
F. INSURANCE	2500	2500	
G. BAD DEBTS FROM SALES OR SERVICES	7567	5750	
OTHER BUSINESS EXPENSES (List below.)			
H. AUTO EXPENSES	1100	1230	
I. OFFICE	6750	19200	
J. PROMOTION	4200	3500	
K. MISCELLANEOUS	1500	3660	
L. TOTAL BUSINESS DEDUCTIONS	33028	46147	
			Estimated 1975
6 NET PROFIT (OR LOSS) (Subtract 5L from 4C.) From IRS Schedule C(1040) or Form 1065 or Form 1120	$ 5384	$ 3133	$ 8000
7 YOUR SHARE OF NET PROFIT Enter amounts for 1973, 1974, and 1975 (estimated) in 7C on the PCS	$ 0	$ 0	$ 0

ASSETS AND INDEBTEDNESS

	As of December 31, 1973	As of December 31, 1974
8 CURRENT ASSETS		
A. CASH (business accounts only)	$ 5850	$ 9300
B. INVENTORIES	0	0
C. OTHER CURRENT ASSETS	3578	3406
D. ACCOUNTS AND NOTES RECEIVABLE	450	900
E. SUBTOTAL	9878	13606
F. RESERVE FOR BAD DEBTS	0	0
G. TOTAL CURRENT ASSETS (Subtract 8F from 8E.)	9878	13606
9 FIXED ASSETS		
A. LAND AND BUILDINGS (present market value)	4540	6894
B. EQUIPMENT	0	0
C. OTHER FIXED ASSETS	5702	6898
D. SUBTOTAL	10242	13792
E. RESERVE FOR DEPRECIATION (as applicable to lines 9B and 9C)	5160	8638
F. TOTAL FIXED ASSETS (Subtract 9E from 9D.)	5082	5154
10 TOTAL ASSETS (Add 8G and 9F.) Enter amount for 1974 in 21A on the PCS.	$ 14960	$ 18760
11 INDEBTEDNESS (business only)		
A. ACCOUNTS AND NOTES PAYABLE	6810	6584
B. ACCRUED EXPENSES	0	0
C. MORTGAGE ON BUSINESS	0	0
12 TOTAL INDEBTEDNESS Enter amount for 1974 in 21B on the PCS.	$ 6810	$ 6584
13 NET CAPITAL VALUE (Subtract 12 from 10.)	$ 8150	$ 12176
14 YOUR PERCENTAGE OF OWNERSHIP OF TOTAL BUSINESS Enter amount in 21C on the PCS.		92 %

SIGNATURES OF BOTH PARENTS (OR GUARDIAN) James Wakefield Norma Wakefield
DATE Oct. 5, 1974

COLLEGE SCHOLARSHIP SERVICE

SUPPLEMENTARY INFORMATION REQUEST

IN REFERENCE TO THE PARENTS' CONFIDENTIAL STATEMENT FOR:

RESPOND ONLY TO THE ITEMS CHECKED (✓).

YOUR PARENTS' CONFIDENTIAL STATEMENT CANNOT BE PROCESSED UNTIL THIS FORM HAS BEEN RETURNED.

TO THE PARENTS OR GUARDIAN OF
MICHAEL WAKEFIELD
18 SOMERSET DRIVE
NEW POINT NY 10469

10/14/74

RETURN TO: COLLEGE SCHOLARSHIP SERVICE
BOX 176, PRINCETON, NEW JERSEY, 08540 1141290 WAKEMA10706563687

The following items are needed to complete your Parents' Confidential Statement.	For CSS Use Only	
ENTER FAMILY'S TOTAL INCOME IN 1974 FROM DIVIDENDS AND INTEREST ✓	+29	0
EMERGENCY EXPENSES	+39	1800
WHAT IS THE NATURE OF DEBT OUTSTANDING?	+51	5800

We are not receiving dividends on our investments at this time
James Wakefield

WE AUTHORIZE THE TRANSFERRAL OF THE SPECIFIED ADDITIONAL INFORMATION TO OUR PARENTS' CONFIDENTIAL STATEMENT.

SIGNATURES OF BOTH PARENTS OR GUARDIAN { James Wakefield / Nona Wakefield

DATE Nov. 6, 1974

The College Scholarship Service is an activity of the College Entrance Examination Board. Operational services are administered by Educational Testing Service.
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COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

FINANCIAL NEED ANALYSIS REPORT
Academic Year 1975-1976

CONFIDENTIAL

NAME OF STUDENT LAST	FIRST	M.I.	SEX	DATE OF BIRTH	SOCIAL SECURITY NUMBER	No. Par	No. Child	CLASS ★	CSS CODE	Rev.	DATE PRINTED	UNUSUAL CONDITIONS ★★	CSS Identification No.
WAKEFIELD	MICHAEL	A	M	07 06 56	289 41 3687	2	2	1R	4034		11-15	C D E	1141290

COMPUTATION OF EFFECTIVE INCOME

YEAR	NET INCOME	U.S. INCOME TAX	STATE INCOME TAX	WORKING SPOUSE	MED. DENTAL EXPENSES	EMERGENCY EXPENSES	INDEBTEDNESS	OTHER DEPENDENTS	TOTAL ALLOWANCES	EFFECTIVE INCOME
1	26380	+5350	1200	0	170	1800	0	600	9120	17260
2										
3										
4										

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

YEAR	RESIDENCE EQUITY	OTHER REAL ESTATE	BUSINESS OR FARM	CASH AND BANK ACCOUNTS	OTHER INVESTMENTS	TOTAL ASSETS	DEBT OUTSTANDING	NET WORTH	INCOME SUPPLEMENT
1	15160	6000	4480	500	20220	46360	5800	40560	3760
2									
3									
4									

COMPUTATION OF TOTAL FAMILY CONTRIBUTION

YEAR	ADJUSTED EFFECTIVE INCOME	FOR STUDENT'S MAINTENANCE	FROM DISCRETIONARY INCOME	NO. OF CHILDREN IN COLL.	PARENTS' CONTRIBUTION FOR STUDENT	STUDENT'S ASSETS AND BENEFITS: SUMMER SAVINGS	ASSETS	SOCIAL SECURITY	VETERANS G. I. BILL	OTHER	TOTAL FAMILY CONTRIBUTION FOR STUDENT
1	21020	900	3650	1	4550	400	1320	0	0	0	6270

★ CLASSIFICATION

1 = Two-parent family.
2 = Separated or divorced two-parent family.
3 = Father sole support.
4 = Mother sole support, father deceased.
5 = Mother sole support, separated or divorced.
6 = Unusual conditions, CSS recommends individual analysis.
M = Married student.
R = Business or farm case.
T = Debt outstanding exceeds assets.

★★ UNUSUAL CONDITIONS

A = No U.S. tax reported for 1974, standard tax used.
B = U.S. tax reported for 1974 is less than 80% of standard tax, reported tax used.
C = U.S. tax for 1974 exceeds standard tax by 10% or more, standard tax used.
D = Income for 1975 differs by $1,000 from 1974 income, suggest review.
E = Business expenses reduce parents' contribution by $100 or more, suggest review.
F = Medical and dental expenses reduce parents' contribution by $100 or more, suggest review.

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YEAR	INSTITUTIONAL BUDGETS: RESIDENT	COMMUTER	OUT-OF-STATE	OTHER	ESTIMATED FINANCIAL NEED: RESIDENT	COMMUTER	OUT-OF-STATE	OTHER
1	5180	4680	5180	5180	0	0	0	0

INSTITUTIONAL ESTIMATE

1. Institutional budget
2. Institutional adjustment
3. TOTAL BUDGET
4. Parents' contribution
5. Student's summer savings
6. Student's assets
7. Student's benefits
8. Other
9. TOTAL CONTRIBUTION
10. FINANCIAL NEED (line 3 minus 9)

FINANCIAL AID AWARD

GRANT
LOAN
JOB

+ INCLUDES F.I.C.A. TAX OF 770

PROBABLY NOT ELIGIBLE FOR BG

Description of Jim Peterson case

Jim is a single self-supporting student as defined by his responses to Items 7, 8, and 9. He is an entering freshman applying for aid at a community college.

Jim has reported in Item 30 that his family will provide $150 in financial assistance. Jim shows limited personal resources based on his finding a summer job. He has saved some money from previous earnings and has an outstanding debt which is allowed up to the amount of his assets.

Upon instruction from the college, Jim's parents have provided financial information. Although the CSS provides a computation of the parents' financial data, the computed parents' contribution is not included as a student resource since Jim is a self-supporting student.

STUDENT'S FINANCIAL STATEMENT A118296

Academic Year 1975-76

Read instructions carefully before completing this form. Do not send to CSS after February 1, 1976.

BOTH NAME AND CASE ARE FICTITIOUS

IMPORTANT: Check the box next to the number of institutions and programs entered in item 19 below and enclose the fee indicated.

1 ☒ $3.75 3 ☐ $ 8.25 5 ☐ $12.75
2 ☐ $6.00 4 ☐ $10.50 6 ☐ $15.00

STUDENT'S INFORMATION

1. STUDENT'S NAME: PETERSON (LAST NAME) JIM (FIRST NAME) A (MID INIT.)
   1 ☒ M 2 ☐ F (SEX)
   03 18 54 (MONTH DAY YEAR) DATE OF BIRTH
   936 89 4194 SOCIAL SECURITY NUMBER

2. STUDENT'S PERMANENT MAILING ADDRESS: 11 VENTURA AVE (NUMBER, STREET, AND APARTMENT NUMBER)
   CHICAGO (CITY) ILL (STATE) 98302 (ZIP CODE)

3. Is student a U.S. citizen? YES ☒ NO ☐
   If no, what is student's visa status?

4. Student normally lives:
   ☒ alone ☐ with parent(s)
   ☐ with husband or wife (spouse) ☐ with roommate(s)
   ☐ with relative(s)

5. Student's year in college or post-high-school institution during 1975-76: (Check only one box.)
   FIRST (freshman) ☒ 1 SECOND (sophomore) ☐ 2 THIRD (junior) ☐ 3 FOURTH OR FIFTH (undergraduate) ☐ 4 GRADUATE/PROFESSIONAL ☐ 5
   Year in Grad./Prof. School ____

6. Name of institution student attended in 1974-75: NONE

Student must answer each of the following questions for each year.

	1974?	1975?	1976?
7. Did or will student live with parents for more than two consecutive weeks during	Yes ☐ 1 No ☒ 2	Yes ☐ 1 No ☒ 2	Yes ☐ 1 No ☒ 2
8. Was (or will) student (be) listed as an exemption on parents' U.S. income tax return for	Yes ☐ 1 No ☒ 2	Yes ☐ 1 No ☒ 2	Yes ☐ 1 No ☒ 2
9. Did or will student receive $600 or more of financial assistance from parents during	Yes ☐ 1 No ☒ 2	Yes ☐ 1 No ☒ 2	Yes ☐ 1 No ☒ 2

10. Are both parents deceased? No ☒ 1 Yes ☐ 2

11. Student's marital status (check only one box):
    1 ☒ Single
    2 ☐ Married *Date of marriage:* ____
    3 ☐ Separated, Divorced, Widowed

12. How many children will be dependent on student for support during 1975-76? 0

13. How many "other dependents" will be dependent on student for support during 1975-76? (Do not include spouse or anyone entered in 12.) 0

14. How many of the children entered in 12 will be attending a tuition-charging elementary or secondary school during 1975-76? 0

15. Enter below name and age of anyone entered in 12 and 13.

NAME	AGE	NAME	AGE	NAME	AGE	NAME	AGE	NAME	AGE

16. Spouse's name: ____ Spouse's occupation: ____

17. If spouse will be a student during 1975-76, check year in college or post-high-school institution. (Check only one box.)
    FIRST (freshman) ☐ SECOND (sophomore) ☐ THIRD (junior) ☐ FOURTH OR FIFTH (undergraduate) ☐ GRADUATE/PROFESSIONAL ☐
    Year in Grad./Prof. School ____

18. Institution spouse will attend during 1975-76:
    Check if financial aid applicant: ☐

19. Enter the complete names and addresses of the institutions and programs to receive this form. Do NOT leave blank. Use (71) for additional listings.

NAME	CITY	STATE	CSS USE ONLY	NAME	CITY	STATE	CSS USE ONLY
CENTRAL YMCA COMM COLLEGE,	CHICAGO,	ILL	1082				

20. Check only one box. **Student's and spouse's expenses and resources below are for:** → 1 ☐ **nine months** 2 ☒ **twelve months**

STUDENT'S AND SPOUSE'S EXPENSES

Enter information in boxes only. Do not enter monthly amounts.	1974-75	ESTIMATED 1975-76
21. Student's tuition, fees, books, and supplies (See Instructions.)	$ 0	$ 1360
22. Spouse's tuition, fees, books, and supplies	$ 0	$ 0
23. Rent, mortgage, or room, including utilities	$ 1225	$ 1350
24. Food or board and household supplies	$ 900	$ 1000
25. Clothing, laundry, and cleaning	$ 250	$ 350
(26) Transportation (Itemize in (71).)	$ 315	$ 315
(27) Medical and dental (Itemize in (71).)	$ 150	$ 150
(28) Other expenses (Itemize in (71).)	$ 853	$ 350
29. TOTAL EXPENSES	$ 3693	$ 4875

STUDENT'S AND SPOUSE'S RESOURCES

Enter information in boxes only. Do not enter monthly amounts.	1974-75	ESTIMATED 1975-76
30. Financial assistance from student's parents	$ 0	$ 150
31. Financial assistance from spouse's parents	$ 0	$ 0
32. Student's wages, salaries, tips, etc. (before taxes and deductions)	$ 3650	$ 900
33. Spouse's wages, salaries, tips, etc. (before taxes and deductions)	$ 0	$ 0
(34) Other taxable income (Itemize in (71).)	$ 0	$ 0
35. Social security educational benefits	$ 0	$ 0
36. Veterans—GI Bill educational benefits	$ 0	$ 0
(37) Other nontaxable income and benefits (social security, child support, etc.) (Itemize in (71).)	$ 0	$ 0
(38) Grants, scholarships, educational loans, and college work-study (Itemize, give source and dollar amount in (71).)	$ 0	
39. TOTAL RESOURCES	$ 3650	$ 1050

STUDENT'S AND SPOUSE'S ASSETS AND INDEBTEDNESS

Enter information in boxes only.	ESTIMATE OF PRESENT MARKET VALUE	UNPAID MORTGAGE PRINCIPAL
40. Home if owned or being purchased — YEAR PURCHASED 19____ PURCHASE PRICE $____	$ 0	$ 0
(41) Other real estate (Describe in (71).)	$ 0	$ 0
42. Cash, savings, and checking accounts	$ 200	
(43) Other investments (present market value) (Itemize and give dollar amounts in (71).)	$ 0	

Enter information in boxes only.	
(44) Business or farm, if owned (Complete A, B, and C below). (Describe in (71).)	
A. Total assets of business or farm	$ 0
B. Total indebtedness of business or farm	$ 0
C. Percent of ownership of business or farm	0 %
(45) Debt outstanding (See instructions. Itemize and give dollar amounts in (71).)	$ 400

PARENTS' INFORMATION

FATHER, STEPFATHER, OR GUARDIAN		MOTHER, STEPMOTHER, OR GUARDIAN	
46. Name	ALBERT PETERSON Age 50	49. Name	THELMA PETERSON Age 45
47. Home address	210 11th AVENUE, MILTON, ILL.	50. Home address	210 11th AVENUE, MILTON, ILL.
48. Occupation	ELECTRIC WELDER Title	51. Occupation	HOUSEWIFE Title

52. Student's Parents Check if living: 1 [X] Father 2 [X] Mother 3 [ ] Stepfather 4 [ ] Stepmother

Check any that apply: 5 [ ] Parents Separated 6 [ ] Parents Divorced 7 [ ] Student has legal guardian (other than parents or spouse) 8 [ ] Father unable to work

If other unusual family circumstances exist, explain in (71).

53. How many dependent children did or will you claim as U.S. income tax exemptions (Do not leave blank.)	54. How many children (list all by name in (71)), including the student, will be dependent upon you for support (Do not leave blank.)	55. How many children entered in 54 will be attending a college or post-high-school institution (Do not leave blank.)	56. How many other dependents did or will you claim as U.S. income tax exemptions (Do not include anyone entered in 46, 49, 53, 54, or 55. Explain entries of one or more in (71). Do not leave blank.)	57. How many of the children entered in 54 will be attending a tuition-charging elementary or secondary school (Do not leave blank. List by name and give dollar amount of tuition in (71).)
for 1974? 2	for 1975? 3	during 1975-76? 1	for 1974? 0	during 1975-76? 0
			for 1975? 0	

PARENTS' ANNUAL INCOME AND EXPENSES

Enter annual amounts in boxes only.

	1974	ESTIMATED 1975
(58) Taxable income before deductions		
A. Wages, salaries, tips, and other compensation		
Father, stepfather, or male guardian →	$ 11140	$ 12000
Mother, stepmother, or female guardian →	$ 0	$ 0
B. Net profit from business or farm →	$ 0	$ 0
C. Other taxable income (dividends, interest, pensions, alimony received, etc.) →	$ 0	$ 0
(59) Nontaxable income (social security, veterans benefits, welfare, child support, etc.) →	$ 0	$ 0
(60) Employee business expenses (Itemize and give dollar amounts in (71).) →	$ 200	$ 200
(61) Medical and dental expenses not covered by insurance, plus medical insurance premiums (Itemize and give dollar amounts in (71).) →	$ 438	$ 500
(62) Emergency expenses (See instructions. Itemize and give dollar amounts in (71).) →	$ 0	$ 0
63. U.S. income tax paid (See Instructions. Do not include any tax overpaid.) →	$ 1050	
64. State income tax paid (See Instructions. Do not include any tax overpaid.) →	$ 135	

PARENTS' ASSETS AND [illegible]

Enter information in boxes only.

	ESTIMATE OF PRESENT MARKET VALUE	UNPAID MORTGAGE PRINCIPAL
65. Home if owned or being purchased → YEAR PURCHASED 19____ PURCHASE PRICE $____	$ 0	$ 0
(66) Other real estate (Describe in (71).) →	$ 0	$ 0
67. Cash, savings, and checking accounts →		$ 600
(68) Other investments (present market value) (Itemize and give dollar amounts in (71).) →		$ 0
(69) Business or farm, if owned (Complete A, B, and C below.) (Describe in (71).)		
A. Total assets of business or farm →		$ 0
B. Total indebtedness of business or farm →		$ 0
C. Percent of ownership of business or farm →		$ 0 %
(70) Debt outstanding (See instructions. Itemize, state purpose, and give dollar amounts in (71).) →	$ 950	

(71) **Use this space to explain all circled items and any unusual circumstances.**

20. EXPENSES AND RESOURCES COMPLETED ON A SEPTEMBER - AUGUST BASIS

26. BUS FARE TO AND FROM WORK. ESTIMATE SAME EXPENSES TO AND FROM SCHOOL.

28. $360 U.S. TAX, $213 F.I.C.A., $30 STATE TAX $250 RECREATION, PERSONAL, MISCELLANEOUS

32. 1975-76 THAT'S WHAT I HOPE TO MAKE IF I CAN FIND A SUMMER JOB.

45. DEBT OUTSTANDING FOR STEREO.

54. LOUISE 14 YRS. OLD
THOMAS 17 YRS. OLD
JIM (JIM IS NOT DEPENDENT ON US BUT HE HAS BEEN COUNTED AS ONE FOR THIS ITEM.) 20 YRS. OLD

60. UNION DUES $120
ELECTRIC WELDER'S CLOTHING $80

61. BLUE CROSS $400
DOCTOR'S FEES NOT COVERED $38

70. DEBT OUTSTANDING FROM PAST HIGH MEDICAL EXPENSES DUE TO WIFE'S EXTENDED ILLNESS.

STUDENT'S AND SPOUSE'S CERTIFICATION AND AUTHORIZATION

I (We) declare that the information reported is true, correct, and complete. I (We) authorize transmittal of copies of this form to the recipients named in item 19 and the use of this form by the CSS as described under "General Information." I (We) agree that to verify information reported, the CSS or any of the named recipients may request or obtain an official photostatic copy of our latest U.S. income tax return. I (We) further agree to provide, if requested, any other official documentation necessary to verify information reported.

Signature(s) of student: Jim Peterson DATE Sept 26, 1974

and spouse: _____ DATE

WARNING: If this form is to be used in the process of establishing eligibility for federal student aid funds, you should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

PARENTS' CERTIFICATION AND AUTHORIZATION

We declare that the responses to items 7, 8 and 9 and the parental information reported is true, correct, and complete. We authorize the use of this form by the CSS as described under "General Information." We agree that to verify the information reported, the CSS or any of the named recipients may request or obtain an official photostatic copy of our latest U.S. income tax return. We further agree to provide, if requested, any other official documentation necessary to verify the information reported.

To assist in the determination of financial need, we authorize the recipients named in item 19 to discuss the parents' information contained on this form with the student applicant. YES [X] NO [ ]

Signatures of both parents (or guardian): Albert Peterson DATE Oct. 2, 1974

Thelma Peterson DATE Oct. 2, 1974

Be certain to enclose check or money order payable to CSS: $3.75 for the first institution or program listed and $2.25 for each additional listing.

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COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

STUDENT'S FINANCIAL NEED ANALYSIS REPORT

Academic Year 1975 - 76

CONFIDENTIAL

STUDENT'S INFORMATION

Name of Student			Sex	Date of Birth	Age	Social Security Number	Year in College	Marital Status *	Number of Children	No. Other Dependents	Dependency Status **	Duration of Budget (Mos.)	Date Printed	CSS Identification Number	CSS Code
Last	First	M.I.													
PETERSON	JIM	A	M	03 18 54	20	936 89 4194	1	1	0	0	13	12	10-20	A118296	1082

COMPUTATION OF STUDENT'S CONTRIBUTION FROM INCOME AND BENEFITS

Taxable Income	U.S., State, and F.I.C.A. Taxes	Working Spouse	Other Dependents	Total Allowances	Taxable Income after Allowances	Social Security and Veterans Educational Benefits	Other Non-taxable Income and Benefits
900	50	0	0	50	850	0	150

COMPUTATION OF STUDENT'S CONTRIBUTION FROM ASSETS

Residence and Other Real Estate Equity	Business or Farm Equity	Cash and Bank Accounts	Other Investments	Total Assets	Debt Outstanding	Net Worth	Asset Allowance	Conversion %
0	0	200	0	200	400	0	0	35

COMPUTATION OF PARENTS' EFFECTIVE INCOME

Net Income	U.S. Income Tax	State Income Tax	Working Spouse	Medical-Dental Expenses	Emergency Expenses	Indebtedness	Other Dependents	Total Allowances	Effective Income
10940	+1700	130	0	0	0	110	0	1940	9000

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

Residence and Other Real Estate Equity	Business or Farm Equity	Cash and Bank Accounts	Other Investments	Total Assets	Debt Outstanding	Net Worth	Retirement Allowance	Conv. %	Income Supplement
0	0	600	0	600	950	0	11700	10	-1170

PARENTS' INFORMATION

Number of Parents	Number of Children	Number of Other Dependents	Classification ***	Unusual Conditions ****
2	3	0	1T	

COMPUTATION OF PARENTS' CONTRIBUTION

Adjusted Effective Income	For Student's Maintenance	From Discretionary Income	Number of Children in College	Parents' Contribution for Student
7830	-190	0	1	-190

STUDENT'S EXPENSES AND ESTIMATES OF NEED

	Student Reported	SFS National Average	Institutional (1)	Institutional (2)	Institutional Adjustments
Student's Tuition, Fees, Books, and Supplies	$ 1360	$ 1360			$
Spouse's Tuition, Fees, Books, and Supplies	$ 0	$ 0			$
Rent, Mortgage, or Room, incl. Utilities	$ 1350	$ 1350			$
Food or Board and Household Supplies	$ 1000	$ 830			$
Clothing, Laundry, and Cleaning	$ 350	$ 300			$
Transportation	$ 310	$ 400			$
Medical and Dental	$ 150	$ 120			$
Other Expenses	$ 350	$ 400			$
TOTAL EXPENSES	4870	4760	4720		
TOTAL RESOURCES	1050	1000	1000	1000	
ESTIMATED FINANCIAL NEED	3820	3760	3720		

F074037

FINANCIAL AID AWARD

Grant $

Loan $

Employment $

TOTAL $

By

Date

Summary of Resources	Institutional Adjustment
Contribution from Income and Benefits: 1000	$
Contribution from Assets: 0	$
Contribution from Parents	$
Student's Total Resources: 1000	$

+ INCLUDES F.I.C.A. TAXES OF 650

POSSIBLY ELIGIBLE FOR BG

* MARITAL STATUS
1 = Single
2 = Married
3 = Separated, divorced or widowed
4 = Single or separated, divorced, widowed, but data for spouse shown

** DEPENDENCY STATUS
1 = Self-supporting; parents' information reported
2 = Self-supporting; parents' information not reported
3 = Self-supporting; parents' assistance in item 30
4 = Dependent; parents' information reported
5 = Dependent; parents' information not reported
6 = CSS unable to determine

*** CLASSIFICATION
1 = Two-parent family.
2 = Separated or divorced two-parent family.
3 = Father sole support.
4 = Mother sole support, father deceased.
5 = Mother sole support, separated or divorced.
6 = Unusual conditions; CSS recommends individual analysis.
R = Business or farm case.
T = Debt outstanding exceeds assets.

**** UNUSUAL CONDITIONS
A = No U.S. tax reported for 1974; standard tax used.
B = U.S. tax reported for 1974 is less than 80% of standard tax; reported tax used.
C = U.S. tax for 1974 exceeds standard tax by 10% or more; standard tax used.
E = Business expenses reduce parents' contribution by $100 or more; suggest review.
F = Medical and dental expenses reduce parents' contribution by $100 or more; suggest review.
G = Emergency expenses reduce parents' contribution by $100 or more; suggest review.

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Description of Carlos Ramirez case

Carlos, a 29-year-old married student with two children, is entering his first year of graduate school. His wife provides most of their resources through earnings from her job. The Ramirez family owns its own home and shows a sizeable equity.

A standard U.S. and F.I.C.A. tax has been computed against the family's income. A working spouse allowance has also been granted since Carlos' wife is employed.

In computing the student's contribution from assets, the SFNAR shows both the asset allowance and a conversion percentage by which the contribution is derived.

Carlos' parents have signed the SFS attesting to their son's status as a self-supporting student.

STUDENT'S FINANCIAL STATEMENT A121620

Academic Year 1975-76

Read instructions carefully before completing this form.
Do not send to CSS after February 1, 1976.

BOTH NAME AND CASE ARE FICTITIOUS

IMPORTANT: Check the box next to the number of institutions and programs entered in item 19 below and enclose the fee indicated.

1 ☒ $3.75 3 ☐ $ 8.25 5 ☐ $12.75
2 ☐ $6.00 4 ☐ $10.50 6 ☐ $15.00

STUDENT'S INFORMATION

1. STUDENT'S NAME: RAMIREZ (LAST NAME) CARLOS (FIRST NAME) R (MID INIT)
SEX: 1 ☒ M 2 ☐ F
DATE OF BIRTH: 09 (MONTH) 12 (DAY) 45 (YEAR)
SOCIAL SECURITY NUMBER: 494-89-6032

2. STUDENT'S PERMANENT MAILING ADDRESS: 237 RODEO AVE. (NUMBER, STREET, AND APARTMENT NUMBER)
BONNER (CITY) TEXAS (STATE) 78720 (ZIP CODE)

3. Is student a U.S. citizen? YES ☒ NO ☐
If no, what is student's visa status?

4. Student normally lives:
☐ alone ☐ with parent(s)
☒ with husband or wife (spouse) ☐ with roommate(s)
☐ with relative(s)

5. Student's year in college or post-high-school institution during 1975-76: (Check only one box.)
FIRST (freshman) ☐ 1 SECOND (sophomore) ☐ 2 THIRD (junior) ☐ 3 FOURTH OR FIFTH (undergraduate) ☐ 4 GRADUATE/PROFESSIONAL ☒ 5
Year in Grad./Prof. School 1

6. Name of institution student attended in 1974-75:
TEXAS SOUTHERN

Student must answer each of the following questions for each year.

7. Did or will student live with parents for more than two consecutive weeks during
1974? Yes ☐ 1 No ☒ 2
1975? Yes ☐ 1 No ☒ 2
1976? Yes ☐ 1 No ☒ 2

8. Was (or will) student (be) listed as an exemption on parents' U.S. income tax return for
1974? Yes ☐ 1 No ☒ 2
1975? Yes ☐ 1 No ☒ 2
1976? Yes ☐ 1 No ☒ 2

9. Did or will student receive $600 or more of financial assistance from parents during
1974? Yes ☐ 1 No ☒ 2
1975? Yes ☐ 1 No ☒ 2
1976? Yes ☐ 1 No ☒ 2

10. Are both parents deceased?
No ☒ 1
Yes ☐ 2

11. Student's marital status (check only one box):
1 ☐ Single
2 ☒ Married
Date of marriage: 9/7/65
3 ☐ Separated, Divorced, Widowed

12. How many children will be dependent on student for support during 1975-76? 2

13. How many "other dependents" will be dependent on student for support during 1975-76? (Do not include spouse or anyone entered in 12.) 0

14. How many of the children entered in 12 will be attending a tuition-charging elementary or secondary school during 1975-76? 0

15. Enter below name and age of anyone entered in 12 and 13.

NAME	AGE	NAME	AGE	NAME	AGE	NAME	AGE	NAME	AGE
ANNA	8	ROSA	5						

16. Spouse's name: ROBERTA
Spouse's occupation: SECRETARY

17. If spouse will be a student during 1975-76, check year in college or post-high-school institution. (Check only one box.)
FIRST (freshman) ☐ SECOND (sophomore) ☐ THIRD (junior) ☐ FOURTH OR FIFTH (undergraduate) ☐ GRADUATE/PROFESSIONAL ☐
Year in Grad./Prof. School

18. Institution spouse will attend during 1975-76:
Check if financial aid applicant: ☐

19. Enter the complete names and addresses of the institutions and programs to receive this form. Do NOT leave blank. Use (71) for additional listings.

NAME	CITY	STATE	CSS USE ONLY	NAME	CITY	STATE	CSS USE ONLY
UNIVERSITY OF HOUSTON	HOUSTON	TX	6870				

20. Check only one box. **Student's and spouse's expenses and resources below are for:** 1 ☐ **nine months** 2 ☒ **twelve months**

STUDENT'S AND SPOUSE'S EXPENSES

Enter information in boxes only. Do not enter monthly amounts.	1974-75	ESTIMATED 1975-76
21. Student's tuition, fees, books, and supplies (See Instructions.)	$ 620	$ 830
22. Spouse's tuition, fees, books, and supplies	$ 0	$ 0
23. Rent, mortgage, or room, including utilities	$ 1960	$ 2000
24. Food or board and household supplies	$ 1680	$ 1800
25. Clothing, laundry, and cleaning	$ 450	$ 500
(26) Transportation (Itemize in (71).)	$ 870	$ 925
(27) Medical and dental (Itemize in (71).)	$ 583	$ 580
(28) Other expenses (Itemize in (71).)	$ 1295	$ 1295
29. TOTAL EXPENSES	$ 7458	$ 7930

STUDENT'S AND SPOUSE'S RESOURCES

Enter information in boxes only. Do not enter monthly amounts.	1974-75	ESTIMATED 1975-76
30. Financial assistance from student's parents	$ 0	$ 0
31. Financial assistance from spouse's parents	$ 0	$ 0
32. Student's wages, salaries, tips, etc. (before taxes and deductions)	$ 0	$ 0
33. Spouse's wages, salaries, tips, etc. (before taxes and deductions)	$ 5100	$ 5300
(34) Other taxable income (Itemize in (71).)	$ 0	$ 0
35. Social security educational benefits	$ 0	$ 0
36. Veterans—GI Bill educational benefits	$ 0	$ 0
(37) Other nontaxable income and benefits (social security, child support, etc.) (Itemize in (71).)	$ 0	$ 0
(38) Grants, scholarships, educational loans, and college work-study (Itemize, give source and dollar amount in (71).)	$ 2300	
39. TOTAL RESOURCES	$ 7400	$ 5300

STUDENT'S AND SPOUSE'S ASSETS AND INDEBTEDNESS

Enter information in boxes only.	ESTIMATE OF PRESENT MARKET VALUE	UNPAID MORTGAGE PRINCIPAL
40. Home if owned or being purchased — YEAR PURCHASED 19 67 PURCHASE PRICE $ 14500	$ 20000	$ 8500
(41) Other real estate (Describe in (71).)	$ 0	$ 0
42. Cash, savings, and checking accounts		$ 500
(43) Other investments (present market value) (Itemize and give dollar amounts in (71).)		$ 0

Enter information in boxes only.	
(44) Business or farm, if owned (Complete A, B, and C below). (Describe in (71).)	
A. Total assets of business or farm	$ 0
B. Total indebtedness of business or farm	$ 0
C. Percent of ownership of business or farm	0 %
(45) Debt outstanding (See instructions. Itemize and give dollar amounts in (71).)	$ 0

PARENTS' INFORMATION

FATHER, STEPFATHER, OR GUARDIAN		MOTHER, STEPMOTHER, OR GUARDIAN	
46. Name	Age	49. Name	Age
47. Home address		50. Home address	
48. Occupation	Title	51. Occupation	Title

52. Student's Parents *Check if living:* 1 ☐ Father 2 ☐ Mother 3 ☐ Stepfather 4 ☐ Stepmother

Check any that apply: 5 ☐ Parents Separated 6 ☐ Parents Divorced 7 ☐ Student has legal guardian (other than parents or spouse) 8 ☐ Father unable to work

If other unusual family circumstances exist, explain in (71).

53. How many dependent children did or will you claim as U.S. income tax exemptions (Do not leave blank.)	(54) How many children (list all by name in (71)), including the student, will be dependent upon you for support (Do not leave blank.)	55. How many children entered in 54 will be attending a college or post-high-school institution (Do not leave blank.)	(56) How many other dependents did or will you claim as U.S. income tax exemptions (Do not include anyone entered in 46, 49, 53, 54, or 55. Explain entries of one or more in (71). Do not leave blank.)	57. How many of the children entered in 54 will be attending a tuition-charging elementary or secondary school (Do not leave blank. List by name and give dollar amount of tuition in (71).)
for 1974?	for 1975?	during 1975-76?	for 1974? / for 1975?	during 1975-76?

PARENTS' ANNUAL INCOME AND EXPENSES

Enter annual amounts in boxes only.

	1974	ESTIMATED 1975
(58) Taxable income before deductions		
A. Wages, salaries, tips, and other compensation — Father, stepfather, or male guardian	$	$
Mother, stepmother, or female guardian	$	$
B. Net profit from business or farm	$	$
C. Other taxable income (dividends, interest, pensions, alimony received, etc.)	$	$
(59) Nontaxable income (social security, veterans benefits, welfare, child support, etc.)	$	$
(60) Employee business expenses (Itemize and give dollar amounts in (71).)	$	$
(61) Medical and dental expenses not covered by insurance, plus medical insurance premiums (Itemize and give dollar amounts in (71).)	$	$
(62) Emergency expenses (See instructions. Itemize and give dollar amounts in (71).)	$	$
63. U.S. income tax paid (See Instructions. Do not include any tax overpaid.)	$	
64. State income tax paid (See Instructions. Do not include any tax overpaid.)	$	

PARENTS' ASSETS AND INDEBTEDNESS

Enter information in boxes only.

	ESTIMATE OF PRESENT MARKET VALUE	UNPAID MORTGAGE PRINCIPAL
65. Home if owned or being purchased — YEAR PURCHASED 19____ PURCHASE PRICE $____	$	$
(66) Other real estate (Describe in (71).)	$	$
67. Cash, savings, and checking accounts		$
(68) Other investments (present market value) (Itemize and give dollar amounts in (71).)		$
(69) Business or farm, if owned (Complete A, B, and C below.) (Describe in (71).)		
A. Total assets of business or farm		$
B. Total indebtedness of business or farm		$
C. Percent of ownership of business or farm		$ %
(70) Debt outstanding (See instructions. Itemize, state purpose, and give dollar amounts in (71).)	$	

(71) **Use this space to explain all circled items and any unusual circumstances.**

26 1966 PONTIAC UPKEEP, GAS, ETC. $650 PER YEAR
INSURANCE 222
$872

27 MEDICAL INSURANCE $375
DOCTOR BILLS NOT COVERED BY INSURANCE 128
DENTIST 80
$583

28 CHILD CARE $700
U.S. TAX & F.I.C.A. 480
SEARS 115
$1295

38 WORK STUDY $1200
FISL 1100
$2300

STUDENT'S AND SPOUSE'S CERTIFICATION AND AUTHORIZATION

I (We) declare that the information reported is true, correct, and complete. I (We) authorize transmittal of copies of this form to the recipients named in item 19 and the use of this form by the CSS as described under "General Information." I (We) agree that to verify information reported, the CSS or any of the named recipients may request or obtain an official photostatic copy of our latest U.S. income tax return. I (We) further agree to provide, if requested, any other official documentation necessary to verify information reported.

Signature(s) of student and spouse Carlos Ramirez DATE Oct 1, 1974
Roberta Ramirez DATE Oct 1, 1974

WARNING: If this form is to be used in the process of establishing eligibility for federal student aid funds, you should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

PARENTS' CERTIFICATION AND AUTHORIZATION

We declare that the responses to items 7, 8 and 9 and the parental information reported is true, correct, and complete. We authorize the use of this form by the CSS as described under "General Information." We agree that to verify the information reported, the CSS or any of the named recipients may request or obtain an official photostatic copy of our latest U.S. income tax return. We further agree to provide, if requested, any other official documentation necessary to verify the information reported.

To assist in the determination of financial need, we authorize the recipients named in item 19 to discuss the parental information contained on this form with the student applicant. YES ☐ NO ☐

Signatures of both parents (or guardian) Jesus Ramirez DATE Oct 11, 1974
Rosa Ramirez DATE Oct 11, 1974

Be certain to enclose check or money order payable to CSS: $3.75 for the first institution or program listed and $2.25 for each additional listing.

COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

STUDENT'S FINANCIAL NEED ANALYSIS REPORT

Academic Year 1975 - 76

CONFIDENTIAL

STUDENT'S INFORMATION

Name of Student			Sex	Date of Birth	Age	Social Security Number	Year in College	Marital Status *	Number of Children	No. Other Dependents	Dependency Status **	Duration of Budget (Mos.)	Date Printed	CSS Identification Number	CSS Code
Last	First	M.I.													
RAMIREZ	CARLOS	R	M	09 12 45	29	494 89 6032	5	2	2	0	2	12	11-20	A121620	6870

COMPUTATION OF STUDENT'S CONTRIBUTION FROM INCOME AND BENEFITS

Taxable Income	U.S., State, and F.I.C.A. Taxes	Working Spouse	Other Dependents	Total Allowances	Taxable Income after Allowances	Social Security and Veterans Educational Benefits	Other Non-taxable Income and Benefits
5300	450	1500	0	1950	3350	0	0

COMPUTATION OF STUDENT'S CONTRIBUTION FROM ASSETS

Residence and Other Real Estate Equity	Business or Farm Equity	Cash and Bank Accounts	Other Investments	Total Assets	Debt Outstanding	Net Worth	Asset Allowance	Conversion %
11500	0	500	0	12000	0	12000	2100	30

COMPUTATION OF PARENTS' EFFECTIVE INCOME

Net Income	U.S. Income Tax	State Income Tax	Working Spouse	Medical Dental Expenses	Emergency Expenses	Indebtedness	Other Dependents	Total Allowances	Effective Income

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

Residence and Other Real Estate Equity	Business or Farm Equity	Cash and Bank Accounts	Other Investments	Total Assets	Debt Outstanding	Net Worth	Retirement Allowance	Conv. %	Income Supplement

PARENTS' INFORMATION

Number of Parents	Number of Children	Number of Other Dependents	Classification ***	Unusual Conditions ****

COMPUTATION OF PARENTS' CONTRIBUTION

Adjusted Effective Income	For Student's Maintenance	From Discretionary Income	Number of Children in College	Parents' Contribution for Student

STUDENT'S EXPENSES AND ESTIMATES OF NEED

	Student Reported	SFS National Average	Institutional 1	Institutional 2	Institutional Adjustments
Student's Tuition, Fees, Books, and Supplies	$ 830	$ 830			$
Spouse's Tuition, Fees, Books, and Supplies	$ 0	$ 0			$
Rent, Mortgage, or Room, incl. Utilities	$ 2000	$ 2300			$
Food or Board and Household Supplies	$ 1800	$ 2030			$
Clothing, Laundry, and Cleaning	$ 500	$ 550			$
Transportation	$ 925	$ 760			$
Medical and Dental	$ 580	$ 400			$
Other Expenses	$ 1295	$ 2000			$
TOTAL EXPENSES	7920	8870	7370		
TOTAL RESOURCES	5300	6320	6320	6320	
ESTIMATED FINANCIAL NEED	2620	2550	1050		

F0274037

FINANCIAL AID AWARD

Grant $

Loan $

Employment $

TOTAL $

By

Date

Summary of Resources	Institutional Adjustment
Contribution from Income and Benefits: 3350	$
Contribution from Assets: 2970	$
Contribution from Parents	$
Student's Total Resources: 6320	$

INELIGIBLE FOR BG BASED ON SCH YR

*** MARITAL STATUS**

1 = Single.
2 = Married.
3 = Separated, divorced, or widowed.
4 = Single, or separated, divorced, widowed, but data for spouse shown.

**** DEPENDENCY STATUS**

1 = Self-supporting; parents' information reported.
2 = Self-supporting; parents' information not reported.
3 = Self-supporting; parents' assistance in item 30.
4 = Dependent; parents' information reported.
5 = Dependent; parents' information not reported.
6 = CSS unable to determine.

***** CLASSIFICATION**

1 = Two-parent family.
2 = Separated or divorced two-parent family.
3 = Father sole support.
4 = Mother sole support; father deceased.
5 = Mother sole support; separated or divorced.
6 = Unusual conditions; CSS recommends individual analysis.
R = Business or farm case.
T = Debt outstanding exceeds assets.

****** UNUSUAL CONDITIONS**

A = No U.S. tax reported for 1974; standard tax used.
B = U.S. tax reported for 1974 is less than 80% of standard tax; reported tax used.
C = U.S. tax for 1974 exceeds standard tax by 10% or more; standard tax used.
E = Business expenses reduce parents' contribution by $100 or more; suggest review.
F = Medical and dental expenses reduce parents' contribution by $100 or more; suggest review.
G = Emergency expenses reduce parents' contribution by $100 or more; suggest review.

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Description of Janice Rigby case

Janice is a dependent student and is applying for financial assistence for her junior year. This case illustrates how dependent students completing an SFS for a nine-month period can show actual as well as anticipated savings from summer earnings as a resource for the academic year. Since students in cases such as Janice's would usually report their savings as an asset on the SFS, it is suggested that a special instruction sheet accompany the SFS, indicating that such a resource be entered as other nontaxable income.

Janice has listed her summer savings as other nontaxable income which she has available as a resource for the academic year. She has no assets or indebtedness.

Financial information has been provided by Janice's parents. The CSS computes a contribution from parental data according to standard CSS procedure used in the PCS system.

Father is a business owner. Mother is also employed. A working spouse allowance has been computed since both parents are working. The family has a moderate income but shows high expenses. The family assets are also offset by an outstanding debt.

The CSS collects information regarding the number of dependent children attending a tuition-charging elementary or secondary school for use by the college in determining SEOG eligibility. Janice's parents have reported one child in a tuition-charging secondary school.

The SFNAR shows four estimates of need based on student-reported data and SFS national averages in relation to the college budgets provided by the institution.

STUDENT'S FINANCIAL STATEMENT

A283940

Academic Year 1975-76

Read instructions carefully before completing this form.
Do not send to CSS after February 1, 1976.

IMPORTANT: Check the box next to the number of institutions and programs entered in item 19 below and enclose the fee indicated.

1 ☒ $3.75 3 ☐ $ 8.25 5 ☐ $12.75
2 ☐ $6.00 4 ☐ $10.50 6 ☐ $15.00

BOTH NAME AND CASE ARE FICTITIOUS

STUDENT'S INFORMATION

1. STUDENT'S NAME: R I G B Y (LAST NAME) J A N I C E (FIRST NAME) C (MID INIT)
SEX: 1 ☐ M 2 ☒ F
DATE OF BIRTH: 11 (MONTH) 18 (DAY) 54 (YEAR)
SOCIAL SECURITY NUMBER: 0 9 9 1 2 4 1 2 1

2. STUDENT'S PERMANENT MAILING ADDRESS: 738 WALLACE DRIVE (NUMBER, STREET, AND APARTMENT NUMBER)
MADRONA (CITY) CA (STATE) 90621 (ZIP CODE)

3. Is student a U.S. citizen? YES ☒ NO ☐
If no, what is student's visa status?

4. Student normally lives:
☐ alone ☒ with parent(s)
☐ with husband or wife (spouse) ☐ with roommate(s)
☐ with relative(s)

5. Student's year in college or post-high-school institution during 1975-76: (Check only one box.)
FIRST (freshman) ☐ 1 SECOND (sophomore) ☐ 2 THIRD (junior) ☒ 3 FOURTH OR FIFTH (undergraduate) ☐ 4 GRADUATE/PROFESSIONAL ☐ 5
Year in Grad./Prof. School _____

6. Name of institution student attended in 1974-75: SAN JOSE STATE

Student must answer each of the following questions for each year.

7. Did or will student live with parents for more than two consecutive weeks during
1974? Yes ☒ 1 No ☐ 2
1975? Yes ☒ 1 No ☐ 2
1976? Yes ☒ 1 No ☐ 2

8. Was (or will) student (be) listed as an exemption on parents' U.S. income tax return for
1974? Yes ☒ 1 No ☐ 2
1975? Yes ☒ 1 No ☐ 2
1976? Yes ☒ 1 No ☐ 2

9. Did or will student receive $600 or more of financial assistance from parents during
1974? Yes ☒ 1 No ☐ 2
1975? Yes ☐ 1 No ☒ 2
1976? Yes ☐ 1 No ☒ 2

10. Are both parents deceased?
No ☒ 1
Yes ☐ 2

11. Student's marital status (check only one box):
1 ☒ Single
2 ☐ Married
Date of marriage: _____
3 ☐ Separated, Divorced, Widowed

12. How many children will be dependent on student for support during 1975-76? 0

13. How many "other dependents" will be dependent on student for support during 1975-76? (Do not include spouse or anyone entered in 12.) 0

14. How many of the children entered in 12 will be attending a tuition-charging elementary or secondary school during 1975-76? 0

15. Enter below name and age of anyone entered in 12 and 13.

NAME	AGE	NAME	AGE	NAME	AGE	NAME	AGE	NAME	AGE

16. Spouse's name:
Spouse's occupation:

17. If spouse will be a student during 1975-76, check year in college or post-high-school institution. (Check only one box.)
FIRST (freshman) ☐ SECOND (sophomore) ☐ THIRD (junior) ☐ FOURTH OR FIFTH (undergraduate) ☐ GRADUATE/PROFESSIONAL ☐
Year in Grad./Prof. School _____

18. Institution spouse will attend during 1975-76:
Check if financial aid applicant: ☐

19. Enter the complete names and addresses of the institutions and programs to receive this form. Do NOT leave blank. Use (71) for additional listings.

NAME	CITY	STATE	CSS USE ONLY	NAME	CITY	STATE	CSS USE ONLY
SAN JOSE STATE	SAN JOSE	CA	4687				

20. Check only one box. **Student's and spouse's expenses and resources below are for:** ▶ 1 ☒ nine months 2 ☐ twelve months

STUDENT'S AND SPOUSE'S EXPENSES

Enter information in boxes only. Do not enter monthly amounts.	1974-75	ESTIMATED 1975-76
21. Student's tuition, fees, books, and supplies (See Instructions.)	$ 320	$ 320
22. Spouse's tuition, fees, books, and supplies	$ 0	$ 0
23. Rent, mortgage, or room, including utilities	$ 775	$ 775
24. Food or board and household supplies	$ 800	$ 800
25. Clothing, laundry, and cleaning	$ 250	$ 250
(26) Transportation (Itemize in (71).)	$ 150	$ 150
(27) Medical and dental (Itemize in (71).)	$ 0	$ 0
(28) Other expenses (Itemize in (71).)	$ 350	$ 350
29. TOTAL EXPENSES	$ 2650	$ 2650

STUDENT'S AND SPOUSE'S RESOURCES

Enter information in boxes only. Do not enter monthly amounts.	1974-75	ESTIMATED 1975-76
30. Financial assistance from student's parents	$ 1,000	$ 500
31. Financial assistance from spouse's parents	$ 0	$ 0
32. Student's wages, salaries, tips, etc. (before taxes and deductions)	$ 0	$ 0
33. Spouse's wages, salaries, tips, etc. (before taxes and deductions)	$ 0	$ 0
(34) Other taxable income (Itemize in (71).)	$ 0	$ 0
35. Social security educational benefits	$ 0	$ 0
36. Veterans—GI Bill educational benefits	$ 0	$ 0
(37) Other nontaxable income and benefits (social security, child support, etc.) (Itemize in (71).)	$ 300	$ 350
(38) Grants, scholarships, educational loans, and college work-study (Itemize, give source and dollar amount in (71).)	$ 1350	
39. TOTAL RESOURCES	$ 2650	$ 850

STUDENT'S AND SPOUSE'S ASSETS AND INDEBTEDNESS

Enter information in boxes only.	ESTIMATE OF PRESENT MARKET VALUE	UNPAID MORTGAGE PRINCIPAL
40. Home if owned or being purchased — YEAR PURCHASED 19____ PURCHASE PRICE $____	$ 0	$ 0
(41) Other real estate (Describe in (71).)	$ 0	$ 0
42. Cash, savings, and checking accounts	$ 0	
(43) Other investments (present market value) (Itemize and give dollar amounts in (71).)	$ 0	

Enter information in boxes only.	
(44) Business or farm, if owned (Complete A, B, and C below). (Describe in (71).)	
A. Total assets of business or farm	$ 0
B. Total indebtedness of business or farm	$ 0
C. Percent of ownership of business or farm	0 %
(45) Debt outstanding (See instructions. Itemize and give dollar amounts in (71).)	$ 0

PARENTS' INFORMATION

FATHER, STEPFATHER, OR GUARDIAN	MOTHER, STEPMOTHER, OR GUARDIAN
46. Name DON RIGBY — Age 50	49. Name HELEN RIGBY — Age 48
47. Home address 738 WALLACE DRIVE, MADRONA, CALIF.	50. Home address SAME
48. Occupation CAR DEALER & MECHANIC Title	51. Occupation Title TEACHER'S AIDE

52. Student's Parents *Check if living:* 1 [X] Father 2 [X] Mother 3 [ ] Stepfather 4 [ ] Stepmother — *Check any that apply:* 5 [ ] Parents Separated 6 [ ] Parents Divorced 7 [ ] Student has legal guardian (other than parents or spouse) 8 [ ] Father unable to work

If other unusual family circumstances exist, explain in (71).

53. How many dependent children did or will you claim as U.S. income tax exemptions (Do not leave blank.)	54. How many children (list all by name in (71)), including the student, will be dependent upon you for support (Do not leave blank.)	55. How many children entered in 54 will be attending a college or post-high-school institution (Do not leave blank.)	56. How many other dependents did or will you claim as U.S. income tax exemptions (Do not include anyone entered in 46, 49, 53, 54, or 55. Explain entries of one or more in (71). Do not leave blank.)	57. How many of the children entered in 54 will be attending a tuition-charging elementary or secondary school (Do not leave blank. List by name and give dollar amount of tuition in (71).)
for 1974? 3	for 1975? 3	during 1975-76? 2	for 1974? 1	during 1975-76? 1
			for 1975? 1	

PARENTS' ANNUAL INCOME AND EXPENSES

Enter annual amounts in boxes only.

	1974	ESTIMATED 1975
58. Taxable income before deductions		
A. Wages, salaries, tips, and other compensation — Father, stepfather, or male guardian	$ 0	$ 0
Mother, stepmother, or female guardian	$ 2400	$ 2600
B. Net profit from business or farm	$ 10200	$ 11500
C. Other taxable income (dividends, interest, pensions, alimony received, etc.)	$ 0	$ 0
59. Nontaxable income (social security, veterans benefits, welfare, child support, etc.)	$ 0	$ 0
60. Employee business expenses (Itemize and give dollar amounts in (71).)	$ 0	$ 0
61. Medical and dental expenses not covered by insurance, plus medical insurance premiums (Itemize and give dollar amounts in (71).)	$ 1033	$ 1000
62. Emergency expenses (See instructions. Itemize and give dollar amounts in (71).)	$ 435	$ 85
63. U.S. income tax paid (See Instructions. Do not include any tax overpaid.)	$ 1074	
64. State income tax paid (See Instructions. Do not include any tax overpaid.)	$ 120	

PARENTS' ASSETS AND [illegible]

Enter information in boxes only.

	ESTIMATE OF PRESENT MARKET VALUE	UNPAID MORTGAGE PRINCIPAL
65. Home if owned or being purchased — YEAR PURCHASED 19 62 PURCHASE PRICE $ 11700	$ 22000	$ 0
66. Other real estate (Describe in (71).)	$ 0	$ 0
67. Cash, savings, and checking accounts		$ 500
68. Other investments (present market value) (Itemize and give dollar amounts in (71).)		$ 0
69. Business or farm, if owned (Complete A, B, and C below.) (Describe in (71).)		
A. Total assets of business or farm		$ 62000
B. Total indebtedness of business or farm		$ 38000
C. Percent of ownership of business or farm		$ 100 %
70. Debt outstanding (See instructions. Itemize, state purpose, and give dollar amounts in (71).)	$ 6800 .3500 CSS	

(71) **Use this space to explain all circled items and any unusual circumstances.**

21. TUITION $170, BOOKS & SUPPLIES $150.

23.&24. ROOM AND BOARD $1575
BREAKDOWN IS AN ESTIMATE.

30. BEGINNING FALL 1975 MY PARENTS WILL ONLY BE ABLE TO CONTRIBUTE $500 TOWARD MY SCHOOLING.

37. REPRESENTS WHAT I HAVE SAVED AND CAN CONTRIBUTE FROM SUMMER EARNINGS.

38. $750 CWS & $600 NDSL

54. JANICE 20 YRS. OLD
DONALD, JR. 18 YRS. OLD
BARBARA 15 YRS. OLD

56. MRS. RIGBY'S MOTHER CLAIMED AS TAX DEPENDENT

57. BARBARA ATTENDS PRESENTATION HIGH, TUITION $650

61. MED. INS. $368, ORTHO. $500, MED. EXP. NOT COVERED BY INS. $165.

62. 1974 NEW SEWERLINE $350, TERMITE CONTROL $85
1975 TERMITE CONTROL $85

69. S AND R MOTORS AUTO REPAIR AND SALES
191 RODEO AVENUE, MADRONA

70. PERSONAL LOAN FOR PURCHASING EX-PARTNER'S SHARE OF BUSINESS - $3500 OUTSTANDING
REMAINING BALANCE DUE ON CAMPER $1300

STUDENT'S AND SPOUSE'S CERTIFICATION AND AUTHORIZATION

I (We) declare that the information reported is true, correct, and complete. I (We) authorize transmittal of copies of this form to the recipients named in item 19 and the use of this form by the CSS as described under "General Information." I (We) agree that to verify information reported, the CSS or any of the named recipients may request or obtain an official photostatic copy of our latest U.S. income tax return. I (We) further agree to provide, if requested, any other official documentation necessary to verify information reported.

Signature(s) of student and spouse Janice Rigby — DATE Oct. 18, 1974

DATE

WARNING: If this form is to be used in the process of establishing eligibility for federal student aid funds, you should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

PARENTS' CERTIFICATION AND AUTHORIZATION

We declare that the responses to items 7, 8 and 9 and the parental information reported is true, correct, and complete. We authorize the use of this form by the CSS as described under "General Information." We agree that to verify the information reported, the CSS or any of the named recipients may request or obtain an official photostatic copy of our latest U.S. income tax return. We further agree to provide, if requested, any other official documentation necessary to verify the information reported.

To assist in the determination of financial need, we authorize the recipients named in item 19 to discuss the parents' information contained on this form with the student applicant. YES [X] NO [ ]

Signatures of both parents (for guardian) Don Rigby — DATE Oct 21, 1974

Helen Rigby — DATE

Be certain to enclose check or money order payable to CSS: $3.75 for the first institution or program listed and $2.25 for each additional listing.

COLLEGE SCHOLARSHIP SERVICE
of the
College Entrance Examination Board

STUDENT'S FINANCIAL NEED ANALYSIS REPORT

Academic Year 1975 - 76

CONFIDENTIAL

STUDENT'S INFORMATION

Name of Student			Sex	Date of Birth	Age	Social Security Number	Year in College	Marital Status *	Number of Children	No. Other Dependents	Dependency Status **	Duration of Budget (Mos.)	Date Printed	CSS Identification Number	CSS Code
Last	First	M.I.													
RIGBY	JANICE	C	F	11 18 54	19	099 12 4121	3	1	0	0	4	9	11-15	A283940	4687

COMPUTATION OF STUDENT'S CONTRIBUTION FROM INCOME AND BENEFITS

Taxable Income	U.S., State, and F.I.C.A. Taxes	Working Spouse	Other Dependents	Total Allowances	Taxable Income after Allowances	Social Security and Veterans Educational Benefits	Other Non-taxable Income and Benefits
0	0	0	0	0	0	0	350

COMPUTATION OF STUDENT'S CONTRIBUTION FROM ASSETS

Residence and Other Real Estate Equity	Business or Farm Equity	Cash and Bank Accounts	Other Investments	Total Assets	Debt Outstanding	Net Worth	Asset Allowance	Conversion %
0	0	0	0	0	0	0	0	35

COMPUTATION OF PARENTS' EFFECTIVE INCOME

Net Income	U.S. Income Tax	State Income Tax	Working Spouse	Medical-Dental Expenses	Emergency Expenses	Indebtedness	Other Dependents	Total Allowances	Effective Income
12600	+1800	120	1100	400	430	0	600	4450	8150

COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

Residence and Other Real Estate Equity	Business or Farm Equity	Cash and Bank Accounts	Other Investments	Total Assets	Debt Outstanding	Net Worth	Retirement Allowance	Conv. %	Income Supplement
22000	10000	500	0	32500	3500	29000	11700	10	1730

PARENTS' INFORMATION

Number of Parents	Number of Children	Number of Other Dependents	Classification ***	Unusual Conditions ****
2	3	1	1R	

COMPUTATION OF PARENTS' CONTRIBUTION

Adjusted Effective Income	For Student's Maintenance	From Discretionary Income	Number of Children in College	Parents' Contribution for Student
9880	160	0	2	160

STUDENT'S EXPENSES AND ESTIMATES OF NEED

	Student Reported	SFS National Average	Institutional (1)	Institutional (2)	Institutional Adjustments
Student's Tuition, Fees, Books, and Supplies	$ 320	$ 350			$
Spouse's Tuition, Fees, Books, and Supplies	$ 0	$ 0			$
Rent, Mortgage, or Room, incl. Utilities	$ 770	$ 700			$
Food or Board and Household Supplies	$ 800	$ 530			$
Clothing, Laundry, and Cleaning	$ 250	$ 210			$
Transportation	$ 150	$ 280			$
Medical and Dental	$ 0	$ 100			$
Other Expenses	$ 350	$ 250			$
TOTAL EXPENSES	2640	2420	2650		
TOTAL RESOURCES	850	510	510	510	
ESTIMATED FINANCIAL NEED	1790	1910	2140		

FINANCIAL AID AWARD

Grant $

Loan $

Employment $

TOTAL $

By

Date

Summary of Resources	Institutional Adjustment
Contribution from Income and Benefits: 350	$
Contribution from Assets: 0	$
Contribution from Parents: 160	$
Student's Total Resources: 510	$

+INCLUDES F.I.C.A. TAXES OF 730

INELIGIBLE FOR BG BASED ON SCH YR

*** MARITAL STATUS**

1 = Single
2 = Married
3 = Separated, divorced or widowed
4 = Single or separated, divorced, widowed, but data for spouse shown

**** DEPENDENCY STATUS**

1 = Self-supporting; parents' information reported
2 = Self-supporting; parents' information not reported
3 = Self-supporting; parents' assistance in item 30
4 = Dependent; parents' information reported
5 = Dependent; parents' information not reported
6 = CSS unable to determine

***** CLASSIFICATION**

1 = Two-parent family
2 = Separated or divorced two-parent family
3 = Father sole support
4 = Mother sole support; father deceased
5 = Mother sole support; separated or divorced
6 = Unusual conditions; CSS recommends individual analysis
R = Business or farm case
T = Debt outstanding exceeds assets

****** UNUSUAL CONDITIONS**

A = No U.S. tax reported for 1974; standard tax used
B = U.S. tax reported for 1974 is less than 80% of standard tax; reported tax used
C = U.S. tax for 1974 exceeds standard tax by 10% or more; standard tax used
E = Business expenses reduce parents' contribution by $100 or more; suggest review
F = Medical and dental expenses reduce parents' contribution by $100 or more; suggest review
G = Emergency expenses reduce parents' contribution by $100 or more; suggest review

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Tables

Table A. Standard U.S. income tax by level of income and number of dependents for family filing a joint income tax return (1974 rates)

Income*	Number of dependents										
	0	1	2	3	4	5	6	7	8	9	10
$ 1,875–$ 2,124											
2,125– 2,374											
2,375– 2,624											
2,625– 2,874											
2,875– 3,124	$ 20										
3,125– 3,374	60										
3,375– 3,624	90										
3,625– 3,874	130	$ 20									
3,875– 4,124	170	60									
4,125– 4,374	200	90									
4,375– 4,624	240	130	$ 20								
4,625– 4,874	280	170	60								
4,875– 5,124	320	200	90								
5,125– 5,374	360	240	130	$ 20							
5,375– 5,624	400	280	170	60							
5,625– 5,874	440	320	200	90							
5,875– 6,124	480	360	240	130	$ 20						
6,125– 6,374	520	400	280	170	60						
6,375– 6,624	560	440	320	200	90						
6,625– 6,874	610	480	360	240	130	$ 20					
6,875– 7,124	650	520	400	280	170	60					
7,125– 7,374	700	560	440	320	200	90					
7,375– 7,624	750	610	480	360	240	130	$ 20				
7,625– 7,874	800	650	520	400	280	170	60				
7,875– 8,124	840	700	560	440	320	200	90				
8,125– 8,374	890	750	610	480	360	240	130	$ 20			
8,375– 8,624	940	800	650	520	400	280	170	60			
8,625– 8,874	980	840	700	560	440	320	200	90			
8,875– 9,124	1,020	880	740	600	470	350	230	120	$ 20		
9,125– 9,374	1,060	920	780	640	510	380	260	150	50		
9,375– 9,624	1,100	960	820	680	540	420	300	180	80		
9,625– 9,874	1,140	1,000	860	720	580	450	330	220	110	$ 0	
9,875– 10,124	1,190	1,040	900	760	620	490	370	250	140	30	
10,125– 10,374	1,230	1,080	940	800	660	520	400	280	170	60	
10,375– 10,624	1,270	1,120	980	840	700	560	430	310	200	90	
10,625– 10,874	1,310	1,160	1,020	880	740	600	470	350	230	120	$ 10
10,875– 11,124	1,350	1,200	1,060	920	780	630	500	380	260	150	40
11,125– 11,374	1,390	1,240	1,100	960	820	670	540	420	300	180	70
11,375– 11,624	1,440	1,280	1,140	1,000	860	710	580	450	330	210	100
11,625– 11,874	1,480	1,330	1,180	1,040	900	760	610	490	360	250	130
11,875– 12,124	1,530	1,370	1,220	1,080	940	800	650	520	400	280	170
12,125– 12,374	1,580	1,410	1,260	1,120	980	840	690	560	430	310	200
12,375– 12,624	1,620	1,460	1,300	1,160	1,020	880	730	590	470	350	230
12,625– 12,874	1,670	1,500	1,340	1,200	1,060	920	770	630	500	380	260

* Taxable income before deductions minus allowable employee business expenses (PCS item 10 and SFS item 58 minus 60).

Table A. . . . family filing joint income tax return, continued

Income*	Number of dependents										
	0	1	2	3	4	5	6	7	8	9	10
$12,875–$13,124	$ 1,720	$ 1,550	$1,390	$1,240	$1,100	$ 960	$ 810	$ 670	$ 540	$ 410	$ 290
13,125– 13,374	1,760	1,600	1,430	1,280	1,140	1,000	850	710	570	450	330
13,375– 13,624	1,820	1,650	1,490	1,330	1,190	1,040	900	760	620	490	370
13,625– 13,874	1,870	1,710	1,540	1,380	1,230	1,090	950	810	660	530	410
13,875– 14,124	1,930	1,760	1,600	1,430	1,280	1,140	1,000	850	710	570	450
14,125– 14,374	1,980	1,820	1,650	1,490	1,330	1,190	1,040	900	760	620	490
14,375– 14,624	2,040	1,870	1,710	1,540	1,380	1,230	1,090	950	810	660	530
14,625– 14,874	2,090	1,930	1,760	1,600	1,430	1,280	1,140	1,000	850	710	570
14,875– 15,124	2,150	1,980	1,820	1,650	1,490	1,330	1,190	1,040	900	760	620
15,125– 15,374	2,200	2,040	1,870	1,710	1,540	1,380	1,230	1,090	950	810	660
15,375– 15,624	2,260	2,090	1,930	1,760	1,600	1,430	1,280	1,140	1,000	850	710
15,625– 15,874	2,320	2,150	1,980	1,820	1,650	1,490	1,330	1,190	1,040	900	760
15,875– 16,124	2,380	2,200	2,040	1,870	1,710	1,540	1,380	1,230	1,090	950	810
16,125– 16,374	2,440	2,260	2,090	1,930	1,760	1,600	1,430	1,280	1,140	1,000	850
16,375– 16,624	2,510	2,320	2,150	1,980	1,820	1,650	1,490	1,330	1,190	1,040	900
16,625– 16,874	2,570	2,380	2,200	2,040	1,870	1,710	1,540	1,380	1,230	1,090	950
16,875– 17,124	2,630	2,440	2,260	2,090	1,930	1,760	1,600	1,430	1,280	1,140	1,000
17,125– 17,374	2,690	2,510	2,320	2,150	1,980	1,820	1,650	1,490	1,330	1,190	1,040
17,375– 17,624	2,760	2,570	2,380	2,200	2,040	1,870	1,710	1,540	1,380	1,230	1,090
17,625– 17,874	2,820	2,630	2,440	2,260	2,090	1,930	1,760	1,600	1,430	1,280	1,140
17,875– 18,124	2,880	2,690	2,510	2,320	2,150	1,980	1,820	1,650	1,490	1,330	1,190
18,125– 18,374	2,940	2,760	2,570	2,380	2,200	2,040	1,870	1,710	1,540	1,380	1,230
18,375– 18,624	3,010	2,820	2,630	2,440	2,260	2,090	1,930	1,760	1,600	1,430	1,280
18,625– 18,874	3,070	2,880	2,690	2,510	2,320	2,150	1,980	1,820	1,650	1,490	1,330
18,875– 19,124	3,130	2,940	2,760	2,570	2,380	2,200	2,040	1,870	1,710	1,540	1,380
19,125– 19,374	3,190	3,010	2,820	2,630	2,440	2,260	2,090	1,930	1,760	1,600	1,430
19,375– 19,624	3,260	3,070	2,880	2,690	2,510	2,320	2,150	1,980	1,820	1,650	1,490
19,625– 19,874	3,330	3,130	2,940	2,760	2,570	2,380	2,200	2,040	1,870	1,710	1,540
19,875– 20,124	3,400	3,190	3,010	2,820	2,630	2,440	2,260	2,090	1,930	1,760	1,600
20,125– 20,374	3,470	3,260	3,070	2,880	2,690	2,510	2,320	2,150	1,980	1,820	1,650
20,375– 20,624	3,540	3,330	3,130	2,940	2,760	2,570	2,380	2,200	2,040	1,870	1,710
20,625– 20,874	3,610	3,400	3,190	3,010	2,820	2,630	2,440	2,260	2,090	1,930	1,760
20,875– 21,124	3,680	3,470	3,260	3,070	2,880	2,690	2,510	2,320	2,150	1,980	1,820
21,125– 21,374	3,750	3,540	3,330	3,130	2,940	2,760	2,570	2,380	2,200	2,040	1,870
21,375– 21,624	3,820	3,610	3,400	3,190	3,010	2,820	2,630	2,440	2,260	2,090	1,930
21,625– 21,874	3,890	3,680	3,470	3,260	3,070	2,880	2,690	2,510	2,320	2,150	1,980
21,875– 22,124	3,960	3,750	3,540	3,330	3,130	2,940	2,760	2,570	2,380	2,200	2,040
22,125– 22,374	4,030	3,820	3,610	3,400	3,190	3,010	2,820	2,630	2,440	2,260	2,090
22,375– 22,624	4,100	3,890	3,680	3,470	3,260	3,070	2,880	2,690	2,510	2,320	2,150
22,625– 22,874	4,170	3,960	3,750	3,540	3,330	3,130	2,940	2,760	2,570	2,380	2,200
22,875– 23,124	4,240	4,030	3,820	3,610	3,400	3,190	3,010	2,820	2,630	2,440	2,260
23,125– 23,374	4,310	4,100	3,890	3,680	3,470	3,260	3,070	2,880	2,690	2,510	2,320
23,375– 23,624	4,380	4,170	3,960	3,750	3,540	3,330	3,130	2,940	2,760	2,570	2,380
23,625– 23,874	4,460	4,240	4,030	3,820	3,610	3,400	3,190	3,010	2,820	2,630	2,440
23,875– 24,124	4,540	4,310	4,100	3,890	3,680	3,470	3,260	3,070	2,880	2,690	2,510
24,125– 24,374	4,620	4,380	4,170	3,960	3,750	3,540	3,330	3,130	2,940	2,760	2,570
24,375– 24,624	4,700	4,460	4,240	4,030	3,820	3,610	3,400	3,190	3,010	2,820	2,630
24,625– 24,874	4,780	4,540	4,310	4,100	3,890	3,680	3,470	3,260	3,070	2,880	2,690

Table A. . . . family filing joint income tax return, continued

Income*	Number of dependents										
	0	1	2	3	4	5	6	7	8	9	10
$24,875–$25,124	$ 4,860	$ 4,620	$4,380	$4,170	$3,960	$3,750	$3,540	$3,330	$3,130	$2,940	$2,760
25,125– 25,374	4,940	4,700	4,460	4,240	4,030	3,820	3,610	3,400	3,190	3,010	2,820
25,375– 25,624	5,020	4,780	4,540	4,310	4,100	3,890	3,680	3,470	3,260	3,070	2,880
25,625– 25,874	5,100	4,860	4,620	4,380	4,170	3,960	3,750	3,540	3,330	3,130	2,940
25,875– 26,124	5,180	4,940	4,700	4,460	4,240	4,030	3,820	3,610	3,400	3,190	3,010
26,125– 26,374	5,260	5,020	4,780	4,540	4,310	4,100	3,890	3,680	3,470	3,260	3,070
26,375– 26,624	5,340	5,100	4,860	4,620	4,380	4,170	3,960	3,750	3,540	3,330	3,130
26,625– 26,874	5,420	5,180	4,940	4,700	4,460	4,240	4,030	3,820	3,610	3,400	3,190
26,875– 27,124	5,500	5,260	5,020	4,780	4,540	4,310	4,100	3,890	3,680	3,470	3,260
27,125– 27,374	5,580	5,340	5,100	4,860	4,620	4,380	4,170	3,960	3,750	3,540	3,330
27,375– 27,624	5,660	5,420	5,180	4,940	4,700	4,460	4,240	4,030	3,820	3,610	3,400
27,625– 27,874	5,750	5,500	5,260	5,020	4,780	4,540	4,310	4,100	3,890	3,680	3,470
27,875– 28,124	5,840	5,580	5,340	5,100	4,860	4,620	4,380	4,170	3,960	3,750	3,540
28,125– 28,374	5,930	5,660	5,420	5,180	4,940	4,700	4,460	4,240	4,030	3,820	3,610
28,375– 28,624	6,020	5,750	5,500	5,260	5,020	4,780	4,540	4,310	4,100	3,890	3,680
28,625– 28,874	6,110	5,840	5,580	5,340	5,100	4,860	4,620	4,380	4,170	3,960	3,750
28,875– 29,124	6,200	5,930	5,660	5,420	5,180	4,940	4,700	4,460	4,240	4,030	3,820
29,125– 29,374	6,290	6,020	5,750	5,500	5,260	5,020	4,780	4,540	4,310	4,100	3,890
29,375– 29,624	6,380	6,110	5,840	5,580	5,340	5,100	4,860	4,620	4,380	4,170	3,960
29,625– 29,874	6,470	6,200	5,930	5,660	5,420	5,180	4,940	4,700	4,460	4,240	4,030
29,875– 30,124	6,560	6,290	6,020	5,750	5,500	5,260	5,020	4,780	4,540	4,310	4,100
30,125– 30,374	6,650	6,380	6,110	5,840	5,580	5,340	5,100	4,860	4,620	4,380	4,170
30,375– 30,624	6,740	6,470	6,200	5,930	5,660	5,420	5,180	4,940	4,700	4,460	4,240
30,625– 30,874	6,830	6,560	6,290	6,020	5,750	5,500	5,260	5,020	4,780	4,540	4,310
30,875– 31,124	6,920	6,650	6,380	6,110	5,840	5,580	5,340	5,100	4,860	4,620	4,380
31,125– 31,374	7,010	6,740	6,470	6,200	5,930	5,660	5,420	5,180	4,940	4,700	4,460
31,375– 31,624	7,100	6,830	6,560	6,290	6,020	5,750	5,500	5,260	5,020	4,780	4,540
31,625– 31,874	7,190	6,920	6,650	6,380	6,110	5,840	5,580	5,340	5,100	4,860	4,620
31,875– 32,124	7,290	7,010	6,740	6,470	6,200	5,930	5,660	5,420	5,180	4,940	4,700
32,125– 32,374	7,390	7,100	6,830	6,560	6,290	6,020	5,750	5,500	5,260	5,020	4,780
32,375– 32,624	7,490	7,190	6,920	6,650	6,380	6,110	5,840	5,580	5,340	5,100	4,860
32,625– 32,874	7,580	7,290	7,010	6,740	6,470	6,200	5,930	5,660	5,420	5,180	4,940
32,875– 33,124	7,680	7,390	7,100	6,830	6,560	6,290	6,020	5,750	5,500	5,260	5,020
33,125– 33,374	7,780	7,490	7,190	6,920	6,650	6,380	6,110	5,840	5,580	5,340	5,100
33,375– 33,624	7,880	7,580	7,290	7,010	6,740	6,470	6,200	5,930	5,660	5,420	5,180
33,625– 33,874	7,970	7,680	7,390	7,100	6,830	6,560	6,290	6,020	5,750	5,500	5,260
33,875– 34,124	8,070	7,780	7,490	7,190	6,920	6,650	6,380	6,110	5,840	5,580	5,340
34,125– 34,374	8,170	7,880	7,580	7,290	7,010	6,740	6,470	6,200	5,930	5,660	5,420
34,375– 34,624	8,270	7,970	7,680	7,390	7,100	6,830	6,560	6,290	6,020	5,750	5,500
34,625– 34,874	8,360	8,070	7,780	7,490	7,190	6,920	6,650	6,380	6,110	5,840	5,580
34,875– 35,124	8,460	8,170	7,880	7,580	7,290	7,010	6,740	6,470	6,200	5,930	5,660
35,125– 35,374	8,560	8,270	7,970	7,680	7,390	7,100	6,830	6,560	6,290	6,020	5,750
35,375– 35,624	8,660	8,360	8,070	7,780	7,490	7,190	6,920	6,650	6,380	6,110	5,840
35,625– 35,874	8,760	8,460	8,170	7,880	7,580	7,290	7,010	6,740	6,470	6,200	5,930
35,875– 36,124	8,870	8,560	8,270	7,970	7,680	7,390	7,100	6,830	6,560	6,290	6,020
36,125– 36,374	8,970	8,660	8,360	8,070	7,780	7,490	7,190	6,920	6,650	6,380	6,110
36,375– 36,624	9,080	8,760	8,460	8,170	7,880	7,580	7,290	7,010	6,740	6,470	6,200
36,625– 36,874	9,180	8,870	8,560	8,270	7,970	7,680	7,390	7,100	6,830	6,560	6,290

Table A. . . . family filing joint income tax return, continued

Income*	Number of dependents										
	0	1	2	3	4	5	6	7	8	9	10
$36,875–$37,124	$ 9,290	$ 8,970	$8,660	$8,360	$8,070	$7,780	$7,490	$7,190	$6,920	$6,650	$6,380
37,125– 37,374	9,390	9,080	8,760	8,460	8,170	7,880	7,580	7,290	7,010	6,740	6,470
37,375– 37,624	9,500	9,180	8,870	8,560	8,270	7,970	7,680	7,390	7,100	6,830	6,560
37,625– 37,874	9,600	9,290	8,970	8,660	8,360	8,070	7,780	7,490	7,190	6,920	6,650
37,875– 38,124	9,710	9,390	9,080	8,760	8,460	8,170	7,880	7,580	7,290	7,010	6,740
38,125– 38,374	9,810	9,500	9,180	8,870	8,560	8,270	7,970	7,680	7,390	7,100	6,830
38,375– 38,624	9,920	9,600	9,290	8,970	8,660	8,360	8,070	7,780	7,490	7,190	6,920
38,625– 38,874	10,020	9,710	9,390	9,080	8,760	8,460	8,170	7,880	7,580	7,290	7,010
38,875– 39,124	10,130	9,810	9,500	9,180	8,870	8,560	8,270	7,970	7,680	7,390	7,100
39,125– 39,374	10,230	9,920	9,600	9,290	8,970	8,660	8,360	8,070	7,780	7,490	7,190
39,375– 39,624	10,340	10,020	9,710	9,390	9,080	8,760	8,460	8,170	7,880	7,580	7,290
39,625– 39,874	10,450	10,130	9,810	9,500	9,180	8,870	8,560	8,270	7,970	7,680	7,390

Table A. Standard U.S. income tax by level of income and number of dependents for individual filing as head of household (1974 rates)

Income*	Number of dependents										
	0**	1	2	3	4	5	6	7	8	9	10
$ 1,875–$ 2,124											
2,125– 2,374	$ 20										
2,375– 2,624	60										
2,625– 2,874	90										
2,875– 3,124	130	$ 20									
3,125– 3,374	170	60									
3,375– 3,624	210	90									
3,625– 3,874	250	130	$ 20								
3,875– 4,124	290	170	60								
4,125– 4,374	330	210	90								
4,375– 4,624	380	250	130	$ 20							
4,625– 4,874	420	290	170	60							
4,875– 5,124	470	330	210	90							
5,125– 5,374	510	380	250	130	$ 20						
5,375– 5,624	560	420	290	170	60						
5,625– 5,874	600	470	330	210	90						
5,875– 6,124	650	510	380	250	130	$ 20					
6,125– 6,374	690	560	420	290	170	60					
6,375– 6,624	740	600	470	330	210	90					
6,625– 6,874	790	650	510	380	250	130	$ 20				
6,875– 7,124	840	690	560	420	290	170	60				
7,125– 7,374	880	740	600	470	330	210	90				
7,375– 7,624	930	790	650	510	380	250	130	$ 20			
7,625– 7,874	980	840	690	560	420	290	170	60			
7,875– 8,124	1,030	880	740	600	470	330	210	90			
8,125– 8,374	1,080	930	790	650	510	380	250	130	$ 20		
8,375– 8,624	1,130	980	840	690	560	420	290	170	60		
8,625– 8,874	1,190	1,020	880	740	600	460	330	210	90		
8,875– 9,124	1,230	1,070	920	780	640	500	370	240	120	$ 20	
9,125– 9,374	1,280	1,110	960	820	680	540	410	270	150	50	
9,375– 9,624	1,330	1,160	1,000	860	720	580	440	310	190	80	
9,625– 9,874	1,370	1,210	1,040	900	760	620	480	350	220	110	$ 0
9,875– 10,124	1,420	1,260	1,090	940	800	660	520	390	260	140	30
10,125– 10,374	1,470	1,300	1,140	980	840	700	560	420	290	170	60
10,375– 10,624	1,520	1,350	1,180	1,020	880	740	600	460	330	200	90
10,625– 10,874	1,560	1,400	1,230	1,070	920	780	630	500	360	240	120
10,875– 11,124	1,610	1,440	1,280	1,110	960	820	670	540	400	270	150
11,125– 11,374	1,660	1,490	1,320	1,160	1,000	860	710	580	440	310	190
11,375– 11,624	1,710	1,540	1,370	1,210	1,040	900	750	610	480	340	220
11,625– 11,874	1,760	1,590	1,420	1,250	1,090	940	800	650	520	380	250
11,875– 12,124	1,810	1,640	1,460	1,300	1,130	980	840	690	560	420	290
12,125– 12,374	1,860	1,680	1,510	1,350	1,180	1,020	880	730	590	460	320
12,375– 12,624	1,910	1,730	1,560	1,390	1,230	1,060	920	770	630	500	360
12,625– 12,874	1,960	1,780	1,610	1,440	1,270	1,110	960	810	670	540	400

* Taxable income before deductions minus allowable employee business expenses (PCS item 10 and SFS item 58 minus 60).
** Rates for single self-supporting students.

Table A. . . . individual filing as head of household, continued

Income*	Number of dependents										
	0**	1	2	3	4	5	6	7	8	9	10
$12,875–$13,124	$ 2,010	$ 1,830	$ 1,660	$ 1,490	$ 1,320	$ 1,160	$1,000	$ 850	$ 710	$ 570	$ 440
13,125– 13,374	2,060	1,880	1,710	1,540	1,370	1,200	1,040	890	750	610	480
13,375– 13,624	2,120	1,940	1,760	1,590	1,420	1,260	1,090	940	800	660	520
13,625– 13,874	2,190	2,000	1,820	1,650	1,480	1,310	1,150	990	850	700	570
13,875– 14,124	2,250	2,060	1,880	1,710	1,530	1,370	1,200	1,040	890	750	610
14,125– 14,374	2,310	2,120	1,940	1,760	1,590	1,420	1,260	1,090	940	800	660
14,375– 14,624	2,370	2,190	2,000	1,820	1,650	1,480	1,310	1,150	990	850	700
14,625– 14,874	2,440	2,250	2,060	1,880	1,710	1,530	1,370	1,200	1,040	890	750
14,875– 15,124	2,500	2,310	2,120	1,940	1,760	1,590	1,420	1,260	1,090	940	800
15,125– 15,374	2,570	2,370	2,190	2,000	1,820	1,650	1,480	1,310	1,150	990	850
15,375– 15,624	2,640	2,440	2,250	2,060	1,880	1,710	1,530	1,370	1,200	1,040	890
15,625– 15,874	2,710	2,500	2,310	2,120	1,940	1,760	1,590	1,420	1,260	1,090	940
15,875– 16,124	2,770	2,570	2,370	2,190	2,000	1,820	1,650	1,480	1,310	1,150	990
16,125– 16,374	2,840	2,640	2,440	2,250	2,060	1,880	1,710	1,530	1,370	1,200	1,040
16,375– 16,624	2,910	2,710	2,500	2,310	2,120	1,940	1,760	1,590	1,420	1,260	1,090
16,625– 16,874	2,980	2,770	2,570	2,370	2,190	2,000	1,820	1,650	1,480	1,310	1,150
16,875– 17,124	3,050	2,840	2,640	2,440	2,250	2,060	1,880	1,710	1,530	1,370	1,200
17,125– 17,374	3,120	2,910	2,710	2,500	2,310	2,120	1,940	1,760	1,590	1,420	1,260
17,375– 17,624	3,190	2,980	2,770	2,570	2,370	2,190	2,000	1,820	1,650	1,480	1,310
17,625– 17,874	3,260	3,050	2,840	2,640	2,440	2,250	2,060	1,880	1,710	1,530	1,370
17,875– 18,124	3,330	3,120	2,910	2,710	2,500	2,310	2,120	1,940	1,760	1,590	1,420
18,125– 18,374	3,400	3,190	2,980	2,770	2,570	2,370	2,190	2,000	1,820	1,650	1,480
18,375– 18,624	3,470	3,260	3,050	2,840	2,640	2,440	2,250	2,060	1,880	1,710	1,530
18,625– 18,874	3,540	3,330	3,120	2,910	2,710	2,500	2,310	2,120	1,940	1,760	1,590
18,875– 19,124	3,610	3,400	3,190	2,980	2,770	2,570	2,370	2,190	2,000	1,820	1,650
19,125– 19,374	3,690	3,470	3,260	3,050	2,840	2,640	2,440	2,250	2,060	1,880	1,710
19,375– 19,624	3,770	3,540	3,330	3,120	2,910	2,710	2,500	2,310	2,120	1,940	1,760
19,625– 19,874	3,850	3,610	3,400	3,190	2,980	2,770	2,570	2,370	2,190	2,000	1,820
19,875– 20,124	3,920	3,690	3,470	3,260	3,050	2,840	2,640	2,440	2,250	2,060	1,880
20,125– 20,374	4,000	3,770	3,540	3,330	3,120	2,910	2,710	2,500	2,310	2,120	1,940
20,375– 20,624	4,080	3,850	3,610	3,400	3,190	2,980	2,770	2,570	2,370	2,190	2,000
20,625– 20,874	4,160	3,920	3,690	3,470	3,260	3,050	2,840	2,640	2,440	2,250	2,060
20,875– 21,124	4,240	4,000	3,770	3,540	3,330	3,120	2,910	2,710	2,500	2,310	2,120
21,125– 21,374	4,320	4,080	3,850	3,610	3,400	3,190	2,980	2,770	2,570	2,370	2,190
21,375– 21,624	4,400	4,160	3,920	3,690	3,470	3,260	3,050	2,840	2,640	2,440	2,250
21,625– 21,874	4,480	4,240	4,000	3,770	3,540	3,330	3,120	2,910	2,710	2,500	2,310
21,875– 22,124	4,560	4,320	4,080	3,850	3,610	3,400	3,190	2,980	2,770	2,570	2,370
22,125– 22,374	4,640	4,400	4,160	3,920	3,690	3,470	3,260	3,050	2,840	2,640	2,440
22,375– 22,624	4,720	4,480	4,240	4,000	3,770	3,540	3,330	3,120	2,910	2,710	2,500
22,625– 22,874	4,800	4,560	4,320	4,080	3,850	3,610	3,400	3,190	2,980	2,770	2,570
22,875– 23,124	4,880	4,640	4,400	4,160	3,920	3,690	3,470	3,260	3,050	2,840	2,640
23,125– 23,374	4,970	4,720	4,480	4,240	4,000	3,770	3,540	3,330	3,120	2,910	2,710
23,375– 23,624	5,060	4,800	4,560	4,320	4,080	3,850	3,610	3,400	3,190	2,980	2,770
23,625– 23,874	5,150	4,880	4,640	4,400	4,160	3,920	3,690	3,470	3,260	3,050	2,840
23,875– 24,124	5,230	4,970	4,720	4,480	4,240	4,000	3,770	3,540	3,330	3,120	2,910
24,125– 24,374	5,320	5,060	4,800	4,560	4,320	4,080	3,850	3,610	3,400	3,190	2,980
24,375– 24,624	5,410	5,150	4,880	4,640	4,400	4,160	3,920	3,690	3,470	3,260	3,050
24,625– 24,874	5,500	5,230	4,970	4,720	4,480	4,240	4,000	3,770	3,540	3,330	3,120

Table A. . . . individual filing as head of household, continued

Income*	Number of dependents										
	0**	1	2	3	4	5	6	7	8	9	10
$24,875–$25,124	$ 5,590	$ 5,320	$ 5,060	$ 4,800	$ 4,560	$ 4,320	$4,080	$3,850	$3,610	$3,400	$3,190
25,125– 25,374	5,680	5,410	5,150	4,880	4,640	4,400	4,160	3,920	3,690	3,470	3,260
25,375– 25,624	5,770	5,500	5,230	4,970	4,720	4,480	4,240	4,000	3,770	3,540	3,330
25,625– 25,874	5,860	5,590	5,320	5,060	4,800	4,560	4,320	4,080	3,850	3,610	3,400
25,875– 26,124	5,950	5,680	5,410	5,150	4,880	4,640	4,400	4,160	3,920	3,690	3,470
26,125– 26,374	6,040	5,770	5,500	5,230	4,970	4,720	4,480	4,240	4,000	3,770	3,540
26,375– 26,624	6,130	5,860	5,590	5,320	5,060	4,800	4,560	4,320	4,080	3,850	3,610
26,625– 26,874	6,220	5,950	5,680	5,410	5,150	4,880	4,640	4,400	4,160	3,920	3,690
26,875– 27,124	6,310	6,040	5,770	5,500	5,230	4,970	4,720	4,480	4,240	4,000	3,770
27,125– 27,374	6,410	6,130	5,860	5,590	5,320	5,060	4,800	4,560	4,320	4,080	3,850
27,375– 27,624	6,500	6,220	5,950	5,680	5,410	5,150	4,880	4,640	4,400	4,160	3,920
27,625– 27,874	6,600	6,310	6,040	5,770	5,500	5,230	4,970	4,720	4,480	4,240	4,000
27,875– 28,124	6,690	6,410	6,130	5,860	5,590	5,320	5,060	4,800	4,560	4,320	4,080
28,125– 28,374	6,790	6,500	6,220	5,950	5,680	5,410	5,150	4,880	4,640	4,400	4,160
28,375– 28,624	6,880	6,600	6,310	6,040	5,770	5,500	5,230	4,970	4,720	4,480	4,240
28,625– 28,874	6,980	6,690	6,410	6,130	5,860	5,590	5,320	5,060	4,800	4,560	4,320
28,875– 29,124	7,080	6,790	6,500	6,220	5,950	5,680	5,410	5,150	4,880	4,640	4,400
29,125– 29,374	7,180	6,880	6,600	6,310	6,040	5,770	5,500	5,230	4,970	4,720	4,480
29,375– 29,624	7,280	6,980	6,690	6,410	6,130	5,860	5,590	5,320	5,060	4,800	4,560
29,625– 29,874	7,390	7,080	6,790	6,500	6,220	5,950	5,680	5,410	5,150	4,880	4,640
29,875– 30,124	7,490	7,180	6,880	6,600	6,310	6,040	5,770	5,500	5,230	4,970	4,720
30,125– 30,374	7,590	7,280	6,980	6,690	6,410	6,130	5,860	5,590	5,320	5,060	4,800
30,375– 30,624	7,690	7,390	7,080	6,790	6,500	6,220	5,950	5,680	5,410	5,150	4,880
30,625– 30,874	7,800	7,490	7,180	6,880	6,600	6,310	6,040	5,770	5,500	5,230	4,970
30,875– 31,124	7,900	7,590	7,280	6,980	6,690	6,410	6,130	5,860	5,590	5,320	5,060
31,125– 31,374	8,010	7,690	7,390	7,080	6,790	6,500	6,220	5,950	5,680	5,410	5,150
31,375– 31,624	8,110	7,800	7,490	7,180	6,880	6,600	6,310	6,040	5,770	5,500	5,230
31,625– 31,874	8,220	7,900	7,590	7,280	6,980	6,690	6,410	6,130	5,860	5,590	5,320
31,875– 32,124	8,320	8,010	7,690	7,390	7,080	6,790	6,500	6,220	5,950	5,680	5,410
32,125– 32,374	8,430	8,110	7,800	7,490	7,180	6,880	6,600	6,310	6,040	5,770	5,500
32,375– 32,624	8,530	8,220	7,900	7,590	7,280	6,980	6,690	6,410	6,130	5,860	5,590
32,625– 32,874	8,640	8,320	8,010	7,690	7,390	7,080	6,790	6,500	6,220	5,950	5,680
32,875– 33,124	8,740	8,430	8,110	7,800	7,490	7,180	6,880	6,600	6,310	6,040	5,770
33,125– 33,374	8,850	8,530	8,220	7,900	7,590	7,280	6,980	6,690	6,410	6,130	5,860
33,375– 33,624	8,950	8,640	8,320	8,010	7,690	7,390	7,080	6,790	6,500	6,220	5,950
33,625– 33,874	9,060	8,740	8,430	8,110	7,800	7,490	7,180	6,880	6,600	6,310	6,040
33,875– 34,124	9,160	8,850	8,530	8,220	7,900	7,590	7,280	6,980	6,690	6,410	6,130
34,125– 34,374	9,270	8,950	8,640	8,320	8,010	7,690	7,390	7,080	6,790	6,500	6,220
34,375– 34,624	9,370	9,060	8,740	8,430	8,110	7,800	7,490	7,180	6,880	6,600	6,310
34,625– 34,874	9,480	9,160	8,850	8,530	8,220	7,900	7,590	7,280	6,980	6,690	6,410
34,875– 35,124	9,590	9,270	8,950	8,640	8,320	8,010	7,690	7,390	7,080	6,790	6,500
35,125– 35,374	9,700	9,370	9,060	8,740	8,430	8,110	7,800	7,490	7,180	6,880	6,600
35,375– 35,624	9,810	9,480	9,160	8,850	8,530	8,220	7,900	7,590	7,280	6,980	6,690
35,625– 35,874	9,930	9,590	9,270	8,950	8,640	8,320	8,010	7,690	7,390	7,080	6,790
35,875– 36,124	10,040	9,700	9,370	9,060	8,740	8,430	8,110	7,800	7,490	7,180	6,880
36,125– 36,374	10,150	9,810	9,480	9,160	8,850	8,530	8,220	7,900	7,590	7,280	6,980
36,375– 36,624	10,260	9,930	9,590	9,270	8,950	8,640	8,320	8,010	7,690	7,390	7,080
36,625– 36,874	10,380	10,040	9,700	9,370	9,060	8,740	8,430	8,110	7,800	7,490	7,180

Table A.... individual filing as head of household, continued

Income*	Number of dependents										
	0**	1	2	3	4	5	6	7	8	9	10
$36,875–$37,124	$10,490	$10,150	$ 9,810	$ 9,480	$ 9,160	$ 8,850	$8,530	$8,220	$7,900	$7,590	$7,280
37,125– 37,374	10,600	10,260	9,930	9,590	9,270	8,950	8,640	8,320	8,010	7,690	7,390
37,375– 37,624	10,710	10,380	10,040	9,700	9,370	9,060	8,740	8,430	8,110	7,800	7,490
37,625– 37,874	10,830	10,490	10,150	9,810	9,480	9,160	8,850	8,530	8,220	7,900	7,590
37,875– 38,124	10,940	10,600	10,260	9,930	9,590	9,270	8,950	8,640	8,320	8,010	7,690
38,125– 38,374	11,050	10,710	10,380	10,040	9,700	9,370	9,060	8,740	8,430	8,110	7,800
38,375– 38,624	11,160	10,830	10,490	10,150	9,810	9,480	9,160	8,850	8,530	8,220	7,900
38,625– 38,874	11,280	10,940	10,600	10,260	9,930	9,590	9,270	8,950	8,640	8,320	8,010
38,875– 39,124	11,400	11,050	10,710	10,380	10,040	9,700	9,370	9,060	8,740	8,430	8,110
39,125– 39,374	11,520	11,160	10,830	10,490	10,150	9,810	9,480	9,160	8,850	8,530	8,220
39,375– 39,624	11,640	11,280	10,940	10,600	10,260	9,930	9,590	9,270	8,950	8,640	8,320
39,625– 39,874	11,760	11,400	11,050	10,710	10,380	10,040	9,700	9,370	9,060	8,740	8,430

Table B. 1974 U.S. income tax rates by level of taxable income

Schedule for family filing a joint return

*Taxable income**	*U.S. income tax*
Not over $1,000	14% of taxable income
$ 1,000 to $ 2,000	$ 140 plus 15% of excess over $ 1,000
2,000 to 3,000	290 plus 16% of excess over 2,000
3,000 to 4,000	450 plus 17% of excess over 3,000
4,000 to 8,000	620 plus 19% of excess over 4,000
8,000 to 12,000	1,380 plus 22% of excess over 8,000
12,000 to 16,000	2,260 plus 25% of excess over 12,000
16,000 to 20,000	3,260 plus 28% of excess over 16,000
20,000 to 24,000	4,380 plus 32% of excess over 20,000
24,000 to 28,000	5,660 plus 36% of excess over 24,000
28,000 to 32,000	7,100 plus 39% of excess over 28,000
32,000 to 36,000	8,660 plus 42% of excess over 32,000
36,000 to 40,000	10,340 plus 45% of excess over 36,000

Schedule for individual filing as head of household

*Taxable income**	*U.S. income tax*
Not over $1,000	14% of taxable income
$ 1,000 to $ 2,000	$ 140 plus 16% of excess over $ 1,000
2,000 to 4,000	300 plus 18% of excess over 2,000
4,000 to 6,000	660 plus 19% of excess over 4,000
6,000 to 8,000	1,040 plus 22% of excess over 6,000
8,000 to 10,000	1,480 plus 23% of excess over 8,000
10,000 to 12,000	1,940 plus 25% of excess over 10,000
12,000 to 14,000	2,440 plus 27% of excess over 12,000
14,000 to 16,000	2,980 plus 28% of excess over 14,000
16,000 to 18,000	3,540 plus 31% of excess over 16,000
18,000 to 20,000	4,160 plus 32% of excess over 18,000
20,000 to 22,000	4,800 plus 35% of excess over 20,000
22,000 to 24,000	5,500 plus 36% of excess over 22,000
24,000 to 26,000	6,220 plus 38% of excess over 24,000
26,000 to 28,000	6,980 plus 41% of excess over 26,000
28,000 to 32,000	7,800 plus 42% of excess over 28,000
32,000 to 36,000	9,480 plus 45% of excess over 32,000
36,000 to 38,000	11,280 plus 48% of excess over 36,000
38,000 to 40,000	12,240 plus 51% of excess over 38,000

* IRS 1040 line 48 and IRS 1040A line 16 or the comparable line for 1974.

Table B continued

Schedule for an individual filing a single return

*Taxable income**	*U.S. income tax*
Not over $500	14% of taxable income
$ 500 to $ 1,000	$ 70 plus 15% of excess over $ 500
1,000 to 1,500	145 plus 16% of excess over 1,000
1,500 to 2,000	225 plus 17% of excess over 1,500
2,000 to 4,000	310 plus 19% of excess over 2,000
4,000 to 6,000	690 plus 21% of excess over 4,000
6,000 to 8,000	1,110 plus 24% of excess over 6,000
8,000 to 10,000	1,590 plus 25% of excess over 8,000
10,000 to 12,000	2,090 plus 27% of excess over 10,000
12,000 to 14,000	2,630 plus 29% of excess over 12,000
14,000 to 16,000	3,210 plus 31% of excess over 14,000
16,000 to 18,000	3,830 plus 34% of excess over 16,000
18,000 to 20,000	4,510 plus 36% of excess over 18,000
20,000 to 22,000	5,230 plus 38% of excess over 20,000
22,000 to 26,000	5,990 plus 40% of excess over 22,000
26,000 to 32,000	7,590 plus 45% of excess over 26,000
32,000 to 38,000	10,290 plus 50% of excess over 32,000

* IRS 1040 line 48 and IRS 1040A line 16 or the comparable line for 1974.

Table C. Average state income tax based on a two-parent family with three children filing a joint return (1974 rates)

Income*	Alabama	Alaska	Arizona	Arkansas	California	Colorado	Delaware	D.C.	Georgia	Hawaii	Idaho
$ 3,250–$ 3,749											
3,750– 4,249											
4,250– 4,749											
4,750– 5,249							$ 10				
5,250– 5,749						$ 10	20	$ 10		$ 10	
5,750– 6,249	$ 10		$ 10	$ 10		20	30	20		20	$ 10
6,250– 6,749	20		30	30		40	40	40		40	30
6,750– 7,249	30		40	40		60	50	50		70	50
7,250– 7,749	50		60	50	$ 10	80	60	70	$ 10	100	80
7,750– 8,249	60		80	70	20	100	90	100	20	130	100
8,250– 8,749	80		110	90	30	120	110	120	30	170	120
8,750– 9,249	100		130	100	40	140	140	140	40	200	150
9,250– 9,749	120		150	120	50	160	160	160	40	230	180
9,750– 10,249	140		180	130	70	180	190	190	60	270	200
10,250– 10,749	160		200	150	80	200	220	210	70	300	230
10,750– 11,249	180		230	170	90	230	250	240	80	340	270
11,250– 11,749	200		260	190	100	250	280	260	100	370	300
11,750– 12,249	230		300	210	120	280	310	290	110	410	330
12,250– 12,749	250		330	230	140	300	350	310	130	440	360
12,750– 13,249	270		370	240	150	330	380	340	140	480	390
13,250– 13,749	290		400	260	170	360	420	370	160	520	430
13,750– 14,249	320		440	290	190	390	460	400	180	560	460
14,250– 14,749	340		430	310	210	430	510	440	210	600	500
14,750– 15,249	370		520	330	230	460	550	470	230	650	540
15,250– 15,749	390		560	350	260	500	600	510	260	690	580
15,750– 16,249	420		600	380	280	540	640	540	280	730	610
16,250– 16,749	440		640	400	310	580	680	580	310	780	650
16,750– 17,249	470		680	420	330	620	730	610	330	830	690
17,250– 17,749	490		720	450	360	660	770	650	360	880	730
17,750– 18,249	520		760	480	380	700	820	690	390	920	760
18,250– 18,749	540		800	510	410	740	860	730	420	970	800
18,750– 19,249	570		840	540	440	780	900	770	450	1,020	840
19,250– 19,749	590		880	570	470	820	950	810	480	1,070	880
19,750– 20,249	620		920	600	500	860	990	850	510	1,110	910
20,250– 20,749	640		960	630	530	900	1,040	890	540	1,160	950
20,750– 21,249	670		1,000	660	560	940	1,080	930	570	1,210	990
21,250– 21,749	690		1,040	690	600	980	1,120	970	600	1,260	1,030
21,750– 22,249	720		1,080	720	630	1,020	1,170	1,010	630	1,310	1,060
22,250– 22,749	740		1,120	750	670	1,060	1,210	1,050	660	1,360	1,100
22,750– 23,249	770		1,160	780	700	1,100	1,260	1,090	690	1,410	1,140
23,250– 23,749	790		1,200	810	740	1,140	1,300	1,140	720	1,460	1,180
23,750– 24,249	820		1,240	840	770	1,180	1,340	1,180	750	1,510	1,210
24,250– 24,749	840		1,280	870	810	1,220	1,390	1,230	780	1,560	1,250
24,750– 25,249	870		1,320	900	850	1,260	1,430	1,270	810	1,610	1,290

16% of U.S. income tax

* Taxable income before deductions minus allowable employee business expenses (PCS item 10 and SFS item 58 minus item 60).
Note: In central processing the CSS calculates the state tax based on actual family size.

Table C continued

Illinois	Indiana	Iowa	Kansas	Kentucky	Louisiana	Maine	Maryland	Massachusetts	Michigan	Minnesota	Income*
											$ 3,250– $ 3,749
											3,750– 4,249
										$ 20	4,250– 4,749
	$ 10	$ 20	$ 10							50	4,750– 5,249
	20	40	20							90	5,250– 5,749
	30	60	30	$ 10			$ 10	$ 10		140	5,750– 6,249
	40	90	40	40			20	40		180	6,250– 6,749
$ 10	50	110	60	60			40	60		220	6,750– 7,249
30	60	140	80	90		$ 10	50	90		290	7,250– 7,749
40	70	160	100	110	$ 10	10	70	110		340	7,750– 8,249
50	80	190	120	140	20	20	100	140		390	8,250– 8,749
60	90	220	140	160	20	30	120	160		440	8,750– 9,249
70	100	240	150	180	30	40	140	180	$ 20	490	9,250– 9,749
80	110	270	180	210	40	50	160	200	30	540	9,750– 10,249
90	110	290	200	230	50	50	180	220	50	590	10,250– 10,749
100	120	320	220	260	60	60	200	240	70	640	10,750– 11,249
110	130	350	240	280	70	70	220	260	80	700	11,250– 11,749
130	140	380	260	310	80	80	250	290	100	750	11,750– 12,249
140	150	410	290	330	80	90	270	310	120	810	12,250– 12,749
150	160	440	320	360	90	110	290	330	130	860	12,750– 13,249
170	180	510	380	420	110	140	340	380	170	980	13,250– 13,749
180	190	540	410	450	120	150	360	400	190	1,050	13,750– 14,249
200	200	580	450	480	130	170	390	430	210	1,120	14,250– 14,749
160	170	470	350	390	100	120	310	350	150	920	14,750– 15,249
210	210	610	480	510	140	180	410	450	230	1,190	15,250– 15,749
220	220	650	510	540	150	200	440	480	250	1,260	15,750– 16,249
230	230	680	540	570	160	210	460	500	270	1,330	16,250– 16,749
250	240	720	580	600	170	230	490	530	290	1,400	16,750– 17,249
260	250	750	610	630	180	250	510	550	310	1,470	17,250– 17,749
270	260	790	640	660	190	270	540	580	330	1,540	17,750– 18,249
280	270	820	670	690	210	290	560	600	350	1,610	18,250– 18,749
300	280	860	710	720	230	310	590	630	370	1,680	18,750– 19,249
310	290	890	740	750	250	330	610	650	390	1,750	19,250– 19,749
320	300	930	770	780	270	350	640	680	400	1,820	19,750– 20,249
330	310	960	800	810	290	370	660	700	420	1,890	20,250– 20,749
350	320	1,000	840	840	310	390	690	730	440	1,960	20,750– 21,249
360	330	1,030	870	870	330	410	710	750	460	2,030	21,250– 21,749
370	340	1,070	900	900	350	430	740	780	480	2,100	21,750– 22,249
380	350	1,100	930	930	370	450	760	800	500	2,170	22,250– 22,749
400	360	1,140	970	960	390	470	790	830	520	2,250	22,750– 23,249
410	370	1,170	1,000	990	410	490	810	850	540	2,320	23,250– 23,749
420	380	1,210	1,030	1,020	430	510	840	880	560	2,400	23,750– 24,249
430	390	1,240	1,060	1,050	450	530	860	900	580	2,470	24,250– 24,749
450	400	1,280	1,100	1,080	470	550	890	930	600	2,550	24,750– 25,249

Table C continued

Income*	Alabama	Alaska	Arizona	Arkansas	California	Colorado	Delaware	D.C.	Georgia	Hawaii	Idaho
$25,250–$25,749	$ 890		$1,360	$ 930	$ 890	$1,300	$1,480	$1,320	$ 840	$1,660	$1,330
25,750– 26,249	920		1,400	960	930	1,340	1,520	1,360	870	1,720	1,360
26,250– 26,749	940		1,440	990	970	1,380	1,570	1,410	900	1,770	1,400
26,750– 27,249	970		1,480	1,020	1,010	1,420	1,620	1,450	930	1,820	1,440
27,250– 27,749	990		1,520	1,060	1,060	1,460	1,660	1,500	960	1,870	1,480
27,750– 28,249	1,020		1,560	1,090	1,100	1,500	1,710	1,540	990	1,930	1,510
28,250– 28,749	1,040		1,600	1,130	1,150	1,540	1,760	1,590	1,020	1,980	1,550
28,750– 29,249	1,070		1,640	1,160	1,190	1,580	1,800	1,630	1,050	2,030	1,590
29,250– 29,749	1,090		1,680	1,200	1,240	1,620	1,850	1,680	1,080	2,080	1,630
29,750– 30,249	1,120		1,720	1,230	1,280	1,660	1,900	1,720	1,110	2,140	1,660
30,250– 30,749	1,140		1,760	1,270	1,330	1,700	1,950	1,770	1,140	2,190	1,700
30,750– 31,249	1,170		1,800	1,300	1,380	1,740	2,000	1,820	1,170	2,240	1,740
31,250– 31,749	1,190		1,840	1,340	1,430	1,780	2,040	1,870	1,200	2,290	1,780
31,750– 32,249	1,220		1,880	1,370	1,480	1,820	2,090	1,920	1,230	2,350	1,810
32,250– 32,749	1,240		1,920	1,410	1,530	1,860	2,140	1,970	1,260	2,400	1,850
32,750– 33,249	1,270		1,960	1,440	1,580	1,900	2,190	2,020	1,290	2,450	1,890
33,250– 33,749	1,290		2,000	1,480	1,640	1,940	2,240	2,070	1,320	2,500	1,930
33,750– 34,249	1,320		2,040	1,510	1,690	1,980	2,290	2,120	1,350	2,560	1,960
34,250– 34,749	1,340		2,080	1,550	1,750	2,020	2,340	2,170	1,380	2,610	2,000
34,750– 35,249	1,370		2,120	1,580	1,800	2,060	2,390	2,220	1,410	2,660	2,040
35,250– 35,749	1,390		2,160	1,620	1,860	2,100	2,450	2,270	1,440	2,710	2,080
35,750– 36,249	1,420		2,200	1,650	1,910	2,140	2,510	2,320	1,470	2,770	2,110
36,250– 36,749	1,440		2,240	1,690	1,970	2,180	2,570	2,370	1,500	2,820	2,150
36,750– 37,249	1,470		2,280	1,720	2,020	2,220	2,630	2,420	1,530	2,880	2,190
37,250– 37,749	1,490		2,320	1,760	2,080	2,260	2,690	2,470	1,560	2,930	2,230
37,750– 38,249	1,520		2,360	1,790	2,130	2,300	2,750	2,520	1,590	2,990	2,260
38,250– 38,749	1,540		2,400	1,830	2,190	2,340	2,810	2,570	1,620	3,040	2,300
38,750– 39,249	1,570		2,440	1,860	2,240	2,380	2,880	2,620	1,650	3,100	2,340
39,250– 39,749	1,590		2,480	1,900	2,300	2,420	2,940	2,670	1,680	3,150	2,380
39,750– 40,249	1,620		2,520	1,930	2,350	2,460	3,000	2,720	1,710	3,210	2,410

Table C continued

Illinois	*Indiana*	*Iowa*	*Kansas*	*Kentucky*	*Louisiana*	*Maine*	*Maryland*	*Massachusetts*	*Michigan*	*Minnesota*	Income*
$ 460	$ 410	$1,310	$1,130	$1,110	$ 490	$ 570	$ 910	$ 950	$ 620	$2,620	$25,750–$25,749
470	420	1,350	1,160	1,140	510	590	940	980	640	2,700	25,750– 26,249
480	430	1,380	1,190	1,170	530	610	960	1,000	660	2,770	26,250– 26,749
500	440	1,420	1,230	1,200	550	630	990	1,030	680	2,850	26,750– 27,249
510	450	1,450	1,260	1,230	570	650	1,010	1,050	700	2,920	27,250– 27,749
520	460	1,490	1,290	1,260	590	670	1,040	1,080	720	3,000	27,750– 28,249
530	470	1,520	1,320	1,290	610	690	1,060	1,100	740	3,070	28,250– 28,749
550	480	1,560	1,360	1,320	630	710	1,090	1,130	760	3,150	28,750– 29,249
560	490	1,590	1,390	1,350	650	730	1,110	1,150	780	3,220	29,250– 29,749
570	500	1,630	1,420	1,380	670	750	1,140	1,180	790	3,300	29,750– 30,249
580	510	1,660	1,450	1,410	690	770	1,160	1,200	810	3,370	30,250– 30,749
600	520	1,700	1,490	1,440	710	790	1,190	1,230	830	3,450	30,750– 31,249
610	530	1,730	1,520	1,470	730	810	1,210	1,250	850	3,520	31,250– 31,749
620	540	1,770	1,550	1,500	750	830	1,240	1,280	870	3,600	31,750– 32,249
630	550	1,800	1,580	1,530	770	850	1,260	1,300	890	3,670	32,250– 32,749
650	560	1,840	1,620	1,560	790	880	1,290	1,330	910	3,750	32,750– 33,249
660	570	1,870	1,650	1,590	810	900	1,310	1,350	930	3,820	33,250– 33,749
670	580	1,910	1,680	1,620	830	930	1,340	1,380	950	3,900	33,750– 34,249
680	590	1,940	1,710	1,650	850	950	1,360	1,400	970	3,970	34,250– 34,749
700	600	1,980	1,750	1,680	870	980	1,390	1,430	990	4,050	34,750– 35,249
710	610	2,010	1,780	1,710	890	1,000	1,410	1,450	1,010	4,120	35,250– 35,749
720	620	2,050	1,810	1,740	910	1,030	1,440	1,480	1,030	4,200	35,750– 36,249
730	630	2,080	1,840	1,770	930	1,050	1,460	1,500	1,050	4,270	36,250– 36,749
750	640	2,120	1,880	1,800	950	1,080	1,490	1,530	1,070	4,350	36,750– 37,249
760	650	2,150	1,910	1,830	970	1,100	1,510	1,550	1,090	4,420	37,250– 37,749
770	660	2,190	1,940	1,860	990	1,130	1,540	1,580	1,110	4,500	37,750– 38,249
780	670	2,220	1,970	1,890	1,010	1,150	1,560	1,600	1,130	4,570	38,250– 38,749
800	680	2,260	2,010	1,920	1,030	1,180	1,590	1,630	1,150	4,650	38,750– 39,249
810	690	2,290	2,040	1,950	1,050	1,200	1,610	1,650	1,170	4,720	39,250– 39,749
820	700	2,330	2,070	1,980	1,070	1,230	1,640	1,680	1,180	4,800	39,750– 40,249

Table C continued

Income*	Mississippi	Missouri	Montana	Nebraska	New Mexico	New York	North Carolina	North Dakota	Ohio	Oklahoma	Oregon
$ 3,250–$ 3,749											$ 10
3,750– 4,249											30
4,250– 4,749											50
4,750– 5,249											80
5,250– 5,749			$ 10				$ 10				110
5,750– 6,249		$ 10	30				20		$ 10		140
6,250– 6,749		20	40		$ 10	$ 20	40	$ 10	10		170
6,750– 7,249		30	60		20	30	50	10	10		200
7,250– 7,749		50	80		20	50	70	20	10	$ 10	230
7,750– 8,249		60	100		30	70	90	20	20	10	260
8,250– 8,749		70	120		40	90	110	30	20	20	290
8,750– 9,249		90	150		50	110	130	40	20	20	320
9,250– 9,749		100	170		60	120	150	50	30	30	350
9,750– 10,249		120	190		70	140	170	70	30	30	380
10,250– 10,749		130	210		80	160	190	80	30	40	420
10,750– 11,249	$ 10	150	230		90	190	210	110	40	50	450
11,250– 11,749	30	170	260		100	210	230	130	40	60	480
11,750– 12,249	40	190	280		110	230	260	160	50	60	520
12,250– 12,749	50	210	310		130	250	280	190	50	70	570
12,750– 13,249	60	230	330		140	280	310	220	60	80	610
13,250– 13,749	80	250	360		150	310	340	260	60	90	660
13,750– 14,249	90	280	400		170	340	370	300	70	110	710
14,250– 14,749	110	300	430		190	370	400	350	70	120	750
14,750– 15,249	120	330	470		210	400	430	400	80	140	800
15,250– 15,749	140	360	510		230	440	460	450	90	150	850
15,750– 16,249	160	390	550		240	470	490	500	100	170	900
16,250– 16,749	180	420	590		270	510	520	550	110	190	950
16,750– 17,249	200	450	630		290	550	560	600	120	210	1,000
17,250– 17,749	220	480	670		310	590	590	650	130	230	1,050
17,750– 18,249	240	510	710		340	630	630	700	140	250	1,100
18,250– 18,749	260	540	750		370	670	660	750	150	270	1,150
18,750– 19,249	280	570	790		400	720	700	800	160	300	1,200
19,250– 19,749	300	600	830		430	760	730	850	170	320	1,250
19,750– 20,249	320	630	870		460	810	770	900	180	350	1,300
20,250– 20,749	340	660	920		490	860	800	950	200	370	1,350
20,750– 21,249	360	690	960		520	910	840	1,000	210	400	1,400
21,250– 21,749	380	720	1,010		550	960	870	1,060	220	430	1,450
21,750– 22,249	400	750	1,050		580	1,010	910	1,110	230	460	1,500
22,250– 22,749	420	780	1,100		610	1,060	940	1,170	250	490	1,550
22,750– 23,249	440	810	1,140		640	1,110	980	1,220	260	520	1,600
23,250– 23,749	460	840	1,190		670	1,170	1,010	1,280	270	550	1,650
23,750– 24,249	480	870	1,230		700	1,220	1,050	1,330	280	580	1,700
24,250– 24,749	500	900	1,280		730	1,280	1,080	1,390	300	610	1,750
24,750– 25,249	520	930	1,320		760	1,340	1,120	1,440	310	640	1,800

11% of U.S. income tax

Table C continued

Pennsylvania	Rhode Island	South Carolina	Utah	Vermont	Virginia	West Virginia	Wisconsin	Income*
$ 50								$ 3,250–$ 3,749
60								3,750– 4,249
70							$ 10	4,250– 4,749
80					$ 10	$ 10	30	4,750– 5,249
100			$ 10		20	20	50	5,250– 5,749
110		$ 10	20		30	30	80	5,750– 6,249
120		20	30		40	40	110	6,250– 6,749
130		30	50		50	50	140	6,750– 7,249
140		40	70		60	60	170	7,250– 7,749
160		60	80		80	70	200	7,750– 8,249
170		70	100		90	80	240	8,250– 8,749
180		80	120		100	90	270	8,750– 9,249
190		100	140		120	100	300	9,250– 9,749
200		120	160		140	110	340	9,750– 10,249
210		130	190		160	120	370	10,250– 10,749
220		150	210		180	130	410	10,750– 11,249
230		170	230		200	140	450	11,250– 11,749
240		190	260		230	150	490	11,750– 12,249
250		210	290		250	160	530	12,250– 12,749
260		230	320		270	170	570	12,750– 13,249
270		250	350		290	190	610	13,250– 13,749
280		280	380		320	200	660	13,750– 14,249
300		310	420		340	210	710	14,250– 14,749
310		340	460		370	230	770	14,750– 15,249
320		370	490		390	240	820	15,250– 15,749
330		400	530		420	260	880	15,750– 16,249
340		430	570		440	270	930	16,250– 16,749
360		470	600		470	280	990	16,750– 17,249
370		500	640		490	300	1,050	17,250– 17,749
380		540	680		520	320	1,100	17,750– 18,249
390		570	710		550	330	1,160	18,250– 18,749
400		610	750		580	350	1,220	18,750– 19,249
420		640	790		610	360	1,280	19,250– 19,749
430		680	820		640	380	1,330	19,750– 20,249
440		710	860		670	400	1,390	20,250– 20,749
450		750	900		700	410	1,450	20,750– 21,249
460		780	930		730	430	1,500	21,250– 21,749
480		820	970		760	450	1,560	21,750– 22,249
490		850	1,010		780	460	1,620	22,250– 22,749
500		890	1,040		810	480	1,670	22,750– 23,249
510		920	1,080		840	500	1,730	23,250– 23,749
520		960	1,110		870	520	1,790	23,750– 24,249
540		990	1,150		900	530	1,850	24,250– 24,749
550		1,030	1,190		930	550	1,900	24,750– 25,249

15% of U.S. income tax

25% of U.S. income tax

Table C continued

Income*	Mississippi	Missouri	Montana	Nebraska	New Mexico	New York	North Carolina	North Dakota	Ohio	Oklahoma	Oregon
$25,250–$25,749	$ 540	$ 960	$1,370		$ 790	$1,400	$1,150	$1,500	$ 330	$ 670	$1,700
25,750– 26,249	560	990	1,420		830	1,460	1,190	1,550	340	700	1,750
26,250– 26,749	580	1,020	1,470		870	1,520	1,220	1,610	360	730	1,800
26,750– 27,249	600	1,050	1,520		910	1,590	1,260	1,660	370	760	1,850
27,250– 27,749	620	1,080	1,570		950	1,650	1,290	1,720	390	790	1,900
27,750– 28,249	640	1,110	1,620		990	1,720	1,330	1,770	400	820	1,950
28,250– 28,749	660	1,140	1,670		1,030	1,790	1,360	1,830	420	850	2,000
28,750– 29,249	680	1,170	1,720		1,070	1,860	1,400	1,880	430	880	2,050
29,250– 29,749	700	1,200	1,770		1,110	1,930	1,430	1,940	450	910	2,100
29,750– 30,249	720	1,230	1,820		1,150	2,000	1,470	1,990	460	940	2,150
30,250– 30,749	740	1,260	1,870		1,190	2,070	1,500	2,050	480	970	2,200
30,750– 31,249	760	1,290	1,920		1,230	2,140	1,540	2,100	490	1,000	2,250
31,250– 31,749	780	1,320	1,970		1,270	2,220	1,570	2,160	510	1,030	2,300
31,750– 32,249	800	1,350	2,020		1,310	2,290	1,610	2,210	520	1,060	2,350
32,250– 32,749	820	1,380	2,070		1,350	2,370	1,640	2,270	540	1,090	2,400
32,750– 33,249	840	1,410	2,120		1,390	2,440	1,680	2,320	550	1,120	2,450
33,250– 33,749	860	1,440	2,170		1,430	2,520	1,710	2,380	570	1,150	2,500
33,750– 34,249	880	1,470	2,220		1,470	2,590	1,750	2,430	580	1,180	2,550
34,250– 34,749	900	1,500	2,270		1,510	2,670	1,780	2,490	600	1,210	2,600
34,750– 35,249	920	1,530	2,320		1,550	2,740	1,820	2,540	610	1,240	2,650
35,250– 35,749	940	1,560	2,370		1,590	2,820	1,850	2,600	630	1,270	2,700
35,750– 36,249	960	1,590	2,420		1,630	2,890	1,890	2,650	640	1,300	2,750
36,250– 36,749	980	1,620	2,470		1,670	2,970	1,920	2,710	660	1,330	2,800
36,750– 37,249	1,000	1,650	2,520		1,710	3,040	1,960	2,760	670	1,360	2,850
37,250– 37,749	1,020	1,680	2,570		1,750	3,120	1,990	2,820	690	1,390	2,900
37,750– 38,249	1,040	1,710	2,620		1,790	3,190	2,030	2,870	700	1,420	2,950
38,250– 38,749	1,060	1,740	2,670		1,830	3,270	2,060	2,930	720	1,450	3,000
38,750– 39,249	1,080	1,770	2,720		1,870	3,340	2,100	2,980	730	1,480	3,050
39,250– 39,749	1,100	1,800	2,770		1,910	3,420	2,130	3,040	750	1,510	3,100
39,750– 40,249	1,120	1,830	2,820		1,950	3,490	2,170	3,090	760	1,540	3,150

Table C continued

Pennsylvania	Rhode Island	South Carolina	Utah	Vermont	Virginia	West Virginia	Wisconsin	Income*
$560		$1,060	$1,220		$ 960	$ 570	$1,960	$25,250–$25,749
570		1,100	1,260		990	590	2,020	25,750– 26,249
580		1,130	1,300		1,020	610	2,070	26,250– 26,749
600		1,170	1,330		1,050	630	2,130	26,750– 27,249
610		1,200	1,370		1,070	650	2,190	27,250– 27,749
620		1,240	1,410		1,100	670	2,240	27,750– 28,249
630		1,270	1,440		1,130	690	2,300	28,250– 28,749
640		1,310	1,480		1,160	710	2,360	28,750– 29,249
660		1,340	1,520		1,190	730	2,420	29,250– 29,749
670		1,380	1,550		1,220	760	2,470	29,750– 30,249
680		1,410	1,590		1,250	780	2,530	30,250– 30,749
690		1,450	1,630		1,280	800	2,590	30,750– 31,249
700		1,480	1,660		1,310	830	2,640	31,250– 31,749
720		1,520	1,700		1,340	850	2,700	31,750– 32,249
730		1,550	1,740		1,360	870	2,760	32,250– 32,749
740		1,590	1,770		1,390	900	2,810	32,750– 33,249
750		1,620	1,810		1,420	920	2,870	33,250– 33,749
760		1,660	1,840		1,450	940	2,930	33,750– 34,249
780		1,690	1,880		1,480	970	2,990	34,250– 34,749
790		1,730	1,920		1,510	990	3,040	34,750– 35,249
800		1,760	1,950		1,540	1,020	3,100	35,250– 35,749
810		1,800	1,990		1,570	1,040	3,160	35,750– 36,249
820		1,830	2,030		1,600	1,070	3,210	36,250– 36,749
840		1,870	2,060		1,630	1,090	3,270	36,750– 37,249
850		1,900	2,100		1,650	1,120	3,330	37,250– 37,749
860		1,940	2,140		1,680	1,140	3,380	37,750– 38,249
870		1,970	2,170		1,710	1,170	3,440	38,250– 38,749
880		2,010	2,210		1,740	1,200	3,500	38,750– 39,249
900		2,040	2,250		1,770	1,220	3,560	39,250– 39,749
910		2,080	2,280		1,800	1,250	3,610	39,750– 40,249

Table D. Income supplement, for two-parent family, based on net worth and age (of father)

Net worth	Age 40–44	45–49	50–54	55–59	60 and over
$ 0–$ 1,999	$ —570	$ —860	$ —1,150	$ —1,540	$ —2,110
2,000– 3,999	—430	—680	—950	—1,320	—1,870
4,000– 5,999	—290	—500	—750	—1,100	—1,630
6,000– 7,999	—150	—320	—550	—880	—1,390
8,000– 9,999	—10	—140	—350	—660	—1,150
10,000– 11,999	210	40	—150	—440	—910
12,000– 13,999	450	260	50	—220	—670
14,000– 15,999	690	480	250	0	—430
16,000– 17,999	930	700	450	180	—190
18,000– 19,999	1,170	920	650	360	20
20,000– 21,999	1,410	1,140	850	540	160
22,000– 23,999	1,650	1,360	1,050	720	300
24,000– 25,999	1,890	1,580	1,250	900	440
26,000– 27,999	2,130	1,800	1,450	1,080	580
28,000– 29,999	2,370	2,020	1,650	1,260	720
30,000– 31,999	2,610	2,240	1,850	1,440	860
32,000– 33,999	2,850	2,460	2,050	1,620	1,000
34,000– 35,999	3,090	2,680	2,250	1,800	1,140
36,000– 37,999	3,330	2,900	2,450	1,980	1,280
38,000– 39,999	3,570	3,120	2,650	2,160	1,420
40,000– 41,999	3,810	3,340	2,850	2,340	1,560
42,000– 43,999	4,050	3,560	3,050	2,520	1,700
44,000– 45,999	4,290	3,780	3,250	2,700	1,840
46,000– 47,999	4,530	4,000	3,450	2,880	1,980
48,000– 49,999	4,770	4,220	3,650	3,060	2,120
50,000– 51,999	5,010	4,440	3,850	3,240	2,260
52,000– 53,999	5,250	4,660	4,050	3,420	2,400
54,000– 55,999	5,490	4,880	4,250	3,600	2,540
56,000– 57,999	5,730	5,100	4,450	3,780	2,680
58,000– 59,999	5,970	5,320	4,650	3,960	2,820
60,000– 61,999	6,210	5,540	4,850	4,140	2,960
62,000– 63,999	6,450	5,760	5,050	4,320	3,100
64,000– 65,999	6,690	5,980	5,250	4,500	3,240
66,000– 67,999	6,930	6,200	5,450	4,680	3,380
68,000– 69,999	7,170	6,420	5,650	4,860	3,520
70,000– 71,999	7,410	6,640	5,850	5,040	3,660
72,000– 73,999	7,650	6,860	6,050	5,220	3,800
74,000– 75,999	7,890	7,080	6,250	5,400	3,940
76,000– 77,999	8,130	7,300	6,450	5,580	4,080
78,000– 79,999	8,370	7,520	6,650	5,760	4,220
80,000– 81,999	8,610	7,740	6,850	5,940	4,360
82,000– 83,999	8,850	7,960	7,050	6,120	4,500
84,000– 85,999	9,090	8,180	7,250	6,300	4,640
86,000– 87,999	9,330	8,400	7,450	6,480	4,780
88,000– 89,999	9,570	8,620	7,650	6,660	4,920
90,000– 91,999	9,810	8,840	7,850	6,840	5,060
92,000– 93,999	10,050	9,060	8,050	7,020	5,200
94,000– 95,999	10,290	9,280	8,250	7,200	5,340
96,000– 97,999	10,530	9,500	8,450	7,380	5,480
98,000– 99,999	10,770	9,720	8,650	7,560	5,620

Table D. Income supplement, for one-parent family, based on net worth and age (of mother)

Net worth	Age 40–44	45–49	50–54	55–59	60 and over
$ 0–$ 1,999	$ —310	$ —480	$ —710	$ —1,020	$ —1,470
2,000– 3,999	—250	—400	—610	—900	—1,330
4,000– 5,999	—190	—320	—510	—780	—1,190
6,000– 7,999	—130	—240	—410	—660	—1,050
8,000– 9,999	—70	—160	—310	—540	—910
10,000– 11,999	—10	—80	—210	—420	—770
12,000– 13,999	110	—0	—110	—300	—630
14,000– 15,999	250	110	—10	—180	—490
16,000– 17,999	390	230	80	—60	—350
18,000– 19,999	530	350	180	30	—210
20,000– 21,999	670	470	280	110	—70
22,000– 23,999	810	590	380	190	30
24,000– 25,999	950	710	480	270	90
26,000– 27,999	1,090	830	580	350	150
28,000– 29,999	1,230	950	680	430	210
30,000– 31,999	1,370	1,070	780	510	270
32,000– 33,999	1,510	1,190	880	590	330
34,000– 35,999	1,650	1,310	980	670	390
36,000– 37,999	1,790	1,430	1,080	750	450
38,000– 39,999	1,930	1,550	1,180	830	510
40,000– 41,999	2,070	1,670	1,280	910	570
42,000– 43,999	2,210	1,790	1,380	990	630
44,000– 45,999	2,350	1,910	1,480	1,070	690
46,000– 47,999	2,490	2,030	1,580	1,150	750
48,000– 49,999	2,630	2,150	1,680	1,230	810
50,000– 51,999	2,770	2,270	1,780	1,310	870
52,000– 53,999	2,910	2,390	1,880	1,390	930
54,000– 55,999	3,050	2,510	1,980	1,470	990
56,000– 57,999	3,190	2,630	2,080	1,550	1,050
58,000– 59,999	3,330	2,750	2,180	1,630	1,110
60,000– 61,999	3,470	2,870	2,280	1,710	1,170
62,000– 63,999	3,610	2,990	2,380	1,790	1,230
64,000– 65,999	3,750	3,110	2,480	1,870	1,290
66,000– 67,999	3,890	3,230	2,580	1,950	1,350
68,000– 69,999	4,030	3,350	2,680	2,030	1,410
70,000– 71,999	4,170	3,470	2,780	2,110	1,470
72,000– 73,999	4,310	3,590	2,880	2,190	1,530
74,000– 75,999	4,450	3,710	2,980	2,270	1,590
76,000– 77,999	4,590	3,830	3,080	2,350	1,650
78,000– 79,999	4,730	3,950	3,180	2,430	1,710
80,000– 81,999	4,870	4,070	3,280	2,510	1,770
82,000– 83,999	5,010	4,190	3,380	2,590	1,830
84,000– 85,999	5,150	4,310	3,480	2,670	1,890
86,000– 87,999	5,290	4,430	3,580	2,750	1,950
88,000– 89,999	5,430	4,550	3,680	2,830	2,010
90,000– 91,999	5,570	4,670	3,780	2,910	2,070
92,000– 93,999	5,710	4,790	3,880	2,990	2,130
94,000– 95,999	5,850	4,910	3,980	3,070	2,190
96,000– 97,999	5,990	5,030	4,080	3,150	2,250
98,000– 99,999	6,130	5,150	4,180	3,230	2,310

Table E. Parents' contribution from adjusted effective income, by number of dependent children*

Adjusted effective income	Number of dependent children									
	1	2	3	4	5	6	7	8	9	10
$ 2,875–$ 3,124	$ −700	$ −700	$ −700	$ −700	$ −700	$ −700	$ −700	$ −700	$ −700	$ −700
3,125– 3,374	−700	−700	−700	−700	−700	−700	−700	−700	−700	−700
3,375– 3,624	−690	−700	−700	−700	−700	−700	−700	−700	−700	−700
3,625– 3,874	−640	−700	−700	−700	−700	−700	−700	−700	−700	−700
3,875– 4,124	−590	−700	−700	−700	−700	−700	−700	−700	−700	−700
4,125– 4,374	−530	−660	−700	−700	−700	−700	−700	−700	−700	−700
4,375– 4,624	−480	−610	−700	−700	−700	−700	−700	−700	−700	−700
4,625– 4,874	−430	−570	−660	−700	−700	−700	−700	−700	−700	−700
4,875– 5,124	−380	−520	−620	−690	−700	−700	−700	−700	−700	−700
5,125– 5,374	−330	−480	−590	−650	−690	−700	−700	−700	−700	−700
5,375– 5,624	−280	−440	−550	−620	−660	−700	−700	−700	−700	−700
5,625– 5,874	−230	−390	−510	−580	−620	−660	−700	−700	−700	−700
5,875– 6,124	−180	−350	−470	−550	−590	−630	−670	−700	−700	−700
6,125– 6,374	−130	−310	−430	−510	−560	−600	−640	−670	−690	−700
6,375– 6,624	−80	−260	−390	−470	−520	−570	−610	−640	−670	−680
6,625– 6,874	−30	−220	−350	−440	−490	−540	−580	−610	−640	−660
6,875– 7,124	20	−180	−320	−400	−460	−500	−550	−580	−610	−630
7,125– 7,374	90	−130	−280	−370	−420	−470	−520	−550	−580	−600
7,375– 7,624	150	−90	−240	−330	−390	−440	−490	−520	−550	−570
7,625– 7,874	220	−50	−200	−300	−360	−410	−460	−500	−520	−550
7,875– 8,124	290	0	−160	−260	−320	−380	−430	−470	−500	−520
8,125– 8,374	350	40	−120	−230	−290	−350	−400	−440	−470	−490
8,375– 8,624	420	100	−80	−190	−260	−310	−370	−410	−440	−460
8,625– 8,874	490	160	−40	−160	−220	−280	−340	−380	−410	−440
8,875– 9,124	550	220	−10	−120	−190	−250	−310	−350	−380	−410
9,125– 9,374	620	270	30	−90	−160	−220	−280	−320	−360	−380
9,375– 9,624	680	330	80	−50	−120	−190	−250	−290	−330	−350
9,625– 9,874	750	390	130	−10	−90	−150	−220	−260	−300	−330
9,875– 10,124	820	450	180	20	−50	−120	−180	−230	−270	−300
10,125– 10,374	880	500	230	60	−20	−90	−150	−200	−240	−270
10,375– 10,624	940	560	280	110	0	−60	−120	−180	−220	−250
10,625– 10,874	1,000	620	330	160	50	−30	−90	−150	−190	−220
10,875– 11,124	1,050	670	380	200	90	0	−60	−120	−160	−190
11,125– 11,374	1,110	730	440	250	140	30	−30	−90	−130	−160
11,375– 11,624	1,170	790	490	300	180	80	0	−60	−100	−140
11,625– 11,874	1,230	850	540	340	220	120	20	−30	−80	−110
11,875– 12,124	1,290	900	590	390	270	160	60	0	−50	−80
12,125– 12,374	1,360	960	640	440	310	200	100	30	−20	−50
12,375– 12,624	1,430	1,010	690	480	360	240	140	70	0	−30
12,625– 12,874	1,500	1,070	740	530	400	280	180	100	40	0
12,875– 13,124	1,570	1,130	790	580	440	330	220	140	80	30
13,125– 13,374	1,640	1,190	840	620	490	370	260	180	110	60
13,375– 13,624	1,730	1,250	890	670	530	410	300	220	150	100
13,625– 13,874	1,810	1,310	950	720	580	450	340	260	190	140

* The figures given for expected parents' contribution are values at the midpoint of the ranges of adjusted effective income. The minus sign before a figure indicates a "negative contribution" (see Chapter 2 for explanation).

Table E continued

Adjusted effective income	Number of dependent children									
	1	2	3	4	5	6	7	8	9	10
$13,875–$14,124	$1,900	$1,380	$1,000	$ 760	$ 620	$ 490	$ 380	$ 290	$ 220	$ 170
14,125– 14,374	1,980	1,450	1,060	810	660	530	420	330	260	210
14,375– 14,624	2,080	1,520	1,110	860	710	580	460	370	300	240
14,625– 14,874	2,180	1,590	1,180	900	750	620	500	410	340	280
14,875– 15,124	2,280	1,670	1,240	960	800	660	540	450	370	320
15,125– 15,374	2,380	1,750	1,300	1,010	840	700	580	490	410	350
15,375– 15,624	2,490	1,840	1,360	1,070	880	740	620	520	450	390
15,625– 15,874	2,610	1,920	1,430	1,130	940	790	660	560	480	420
15,875– 16,124	2,730	2,010	1,510	1,190	990	830	700	600	520	460
16,125– 16,374	2,850	2,110	1,580	1,250	1,050	870	740	640	560	500
16,375– 16,624	2,980	2,210	1,650	1,310	1,100	920	780	680	590	540
16,625– 16,874	3,120	2,310	1,740	1,380	1,170	970	820	710	630	570
16,875– 17,124	3,260	2,410	1,820	1,450	1,230	1,030	860	750	670	600
17,125– 17,374	3,390	2,530	1,910	1,520	1,290	1,080	900	790	700	640
17,375– 17,624	3,530	2,650	1,990	1,590	1,350	1,140	960	830	740	680
17,625– 17,874	3,670	2,770	2,090	1,670	1,420	1,210	1,010	870	780	710
17,875– 18,124	3,810	2,890	2,190	1,750	1,500	1,270	1,070	910	820	750
18,125– 18,374	3,940	3,020	2,290	1,840	1,570	1,330	1,120	960	850	780
18,375– 18,624	4,080	3,160	2,390	1,920	1,640	1,400	1,190	1,020	890	820
18,625– 18,874	4,220	3,300	2,510	2,010	1,720	1,470	1,250	1,070	940	860
18,875– 19,124	4,360	3,440	2,630	2,110	1,810	1,540	1,310	1,130	1,000	890
19,125– 19,374	4,490	3,570	2,740	2,210	1,890	1,610	1,370	1,190	1,050	950
19,375– 19,624	4,630	3,710	2,860	2,310	1,980	1,690	1,450	1,260	1,110	1,000
19,625– 19,874	4,770	3,850	3,000	2,410	2,080	1,780	1,520	1,320	1,170	1,050
19,875– 20,124	4,910	3,990	3,130	2,530	2,180	1,860	1,590	1,380	1,230	1,110
20,125– 20,374	5,040	4,120	3,270	2,650	2,280	1,950	1,670	1,450	1,290	1,170
20,375– 20,624	5,180	4,260	3,410	2,770	2,380	2,040	1,750	1,530	1,360	1,240
20,625– 20,874	5,320	4,400	3,550	2,890	2,490	2,140	1,840	1,600	1,430	1,300
20,875– 21,124	5,460	4,540	3,680	3,020	2,610	2,240	1,920	1,680	1,500	1,360
21,125– 21,374	5,590	4,670	3,820	3,160	2,720	2,340	2,010	1,760	1,570	1,430
21,375– 21,624	5,730	4,810	3,960	3,300	2,840	2,450	2,110	1,850	1,640	1,500
21,625– 21,874	5,870	4,950	4,100	3,440	2,980	2,560	2,210	1,930	1,730	1,580
21,875– 22,124	6,010	5,090	4,230	3,570	3,110	2,680	2,310	2,020	1,810	1,650
22,125– 22,374	6,140	5,220	4,370	3,710	3,250	2,800	2,410	2,120	1,900	1,730
22,375– 22,624	6,280	5,360	4,510	3,850	3,390	2,930	2,530	2,220	1,980	1,820
22,625– 22,874	6,420	5,500	4,650	3,990	3,530	3,060	2,640	2,320	2,080	1,900
22,875– 23,124	6,560	5,640	4,780	4,120	3,660	3,200	2,760	2,420	2,180	1,990
23,125– 23,374	6,690	5,770	4,920	4,260	3,800	3,340	2,880	2,540	2,280	2,090
23,375– 23,624	6,830	5,910	5,060	4,400	3,940	3,480	3,020	2,660	2,380	2,190
23,625– 23,874	6,970	6,050	5,200	4,540	4,080	3,610	3,160	2,780	2,490	2,290
23,875– 24,124		6,190	5,330	4,670	4,210	3,750	3,290	2,900	2,610	2,390
24,125– 24,374		6,320	5,470	4,810	4,350	3,890	3,430	3,040	2,730	2,500
24,375– 24,624		6,460	5,610	4,950	4,490	4,030	3,570	3,170	2,850	2,620
24,625– 24,874		6,600	5,750	5,090	4,630	4,160	3,710	3,310	2,980	2,740
24,875– 25,124		6,740	5,880	5,220	4,760	4,300	3,840	3,450	3,120	2,860
25,125– 25,374		6,870	6,020	5,360	4,900	4,440	3,980	3,590	3,260	2,990
25,375– 25,624		7,010	6,160	5,500	5,040	4,580	4,120	3,720	3,390	3,130
25,625– 25,874		7,150	6,300	5,640	5,180	4,710	4,260	3,860	3,530	3,270

Table E continued

Adjusted effective income	Number of dependent children									
	1	2	3	4	5	6	7	8	9	10
$25,875–$26,124		$ 7,290	$ 6,430	$ 5,770	$ 5,310	$ 4,850	$ 4,390	$ 4,000	$ 3,670	$ 3,400
26,125– 26,374		7,420	6,570	5,910	5,450	4,990	4,530	4,140	3,810	3,540
26,375– 26,624		7,560	6,710	6,050	5,590	5,130	4,670	4,270	3,940	3,680
26,625– 26,874		7,700	6,850	6,190	5,730	5,260	4,810	4,410	4,080	3,820
26,875– 27,124		7,840	6,980	6,320	5,860	5,400	4,940	4,550	4,220	3,950
27,125– 27,374		7,970	7,120	6,460	6,000	5,540	5,080	4,690	4,360	4,090
27,375– 27,624		8,110	7,260	6,600	6,140	5,680	5,220	4,820	4,490	4,230
27,625– 27,874		8,250	7,400	6,740	6,280	5,810	5,360	4,960	4,630	4,370
27,875– 28,124		8,390	7,530	6,870	6,410	5,950	5,490	5,100	4,770	4,500
28,125– 28,374		8,520	7,670	7,010	6,550	6,090	5,630	5,240	4,910	4,640
28,375– 28,624		8,660	7,810	7,150	6,690	6,230	5,770	5,370	5,040	4,780
28,625– 28,874		8,800	7,950	7,290	6,830	6,360	5,910	5,510	5,180	4,920
28,875– 29,124		8,940	8,080	7,420	6,960	6,500	6,040	5,650	5,320	5,050
29,125– 29,374		9,070	8,220	7,560	7,100	6,640	6,180	5,790	5,460	5,190
29,375– 29,624		9,210	8,360	7,700	7,240	6,780	6,320	5,920	5,590	5,330
29,625– 29,874		9,350	8,500	7,840	7,380	6,910	6,460	6,060	5,730	5,470
29,875– 30,124		9,490	8,630	7,970	7,510	7,050	6,590	6,200	5,870	5,600
30,125– 30,374		9,620	8,770	8,110	7,650	7,190	6,730	6,340	6,010	5,740
30,375– 30,624		9,760	8,910	8,250	7,790	7,330	6,870	6,470	6,140	5,880
30,625– 30,874		9,900	9,050	8,390	7,930	7,460	7,010	6,610	6,280	6,020
30,875– 31,124		10,040	9,180	8,520	8,060	7,600	7,140	6,750	6,420	6,150
31,125– 31,374		10,170	9,320	8,660	8,200	7,740	7,280	6,890	6,560	6,290
31,375– 31,624		10,310	9,460	8,800	8,340	7,880	7,420	7,020	6,690	6,430
31,625– 31,874		10,450	9,600	8,940	8,480	8,010	7,560	7,160	6,830	6,570
31,875– 32,124		10,590	9,730	9,070	8,610	8,150	7,690	7,300	6,970	6,700
32,125– 32,374		10,720	9,870	9,210	8,750	8,290	7,830	7,440	7,110	6,840
32,375– 32,624		10,860	10,010	9,350	8,890	8,430	7,970	7,570	7,240	6,980
32,625– 32,874		11,000	10,150	9,490	9,030	8,560	8,110	7,710	7,380	7,120
32,875– 33,124		11,140	10,280	9,620	9,160	8,700	8,240	7,850	7,520	7,250
33,125– 33,374		11,270	10,420	9,760	9,300	8,840	8,380	7,990	7,660	7,390
33,375– 33,624		11,410	10,560	9,900	9,440	8,980	8,520	8,120	7,790	7,530
33,625– 33,874		11,550	10,700	10,040	9,580	9,110	8,660	8,260	7,930	7,670
33,875– 34,124			10,830	10,170	9,710	9,250	8,790	8,400	8,070	7,800
34,125– 34,374			10,970	10,310	9,850	9,390	8,930	8,540	8,210	7,940
34,375– 34,624			11,110	10,450	9,990	9,530	9,070	8,670	8,340	8,080
34,625– 34,874			11,250	10,590	10,130	9,660	9,210	8,810	8,480	8,220
34,875– 35,124			11,380	10,720	10,260	9,800	9,340	8,950	8,620	8,350
35,125– 35,374			11,520	10,860	10,400	9,940	9,480	9,090	8,760	8,490
35,375– 35,624			11,660	11,000	10,540	10,080	9,620	9,220	8,890	8,630
35,625– 35,874			11,800	11,140	10,680	10,210	9,760	9,360	9,030	8,770
35,875– 36,124			11,930	11,270	10,810	10,350	9,890	9,500	9,170	8,900
36,125– 36,374			12,070	11,410	10,950	10,490	10,030	9,640	9,310	9,040
36,375– 36,624			12,210	11,550	11,090	10,630	10,170	9,770	9,440	9,180
36,625– 36,874			12,350	11,690	11,230	10,760	10,310	9,910	9,580	9,320
36,875– 37,124			12,480	11,820	11,360	10,900	10,440	10,050	9,720	9,450
37,125– 37,374			12,620	11,960	11,500	11,040	10,580	10,190	9,860	9,590
37,375– 37,624			12,760	12,100	11,640	11,180	10,720	10,320	9,990	9,730
37,625– 37,874			12,900	12,240	11,780	11,310	10,860	10,460	10,130	9,870

Table E continued

Adjusted effective income	Number of dependent children									
	1	2	3	4	5	6	7	8	9	10
$37,875–$38,124			$13,030	$12,370	$11,910	$11,450	$10,990	$10,600	$10,270	$10,000
[illegible]–38,374			13,170	12,510	12,050	11,590	11,130	10,740	10,410	10,140
38,375–38,624			13,310	12,650	12,190	11,730	11,270	10,870	10,540	10,280
38,625–38,874			13,450	12,790	12,330	11,860	11,410	11,010	10,680	10,420

Table F. Parents' contribution from income before taxes (U.S. and F.I.C.A.), for two-parent family by number of dependent children

Income	Number of dependent children									
	1	2	3	4	5	6	7	8	9	10
$ 2,875–$ 3,124	$ −700	$ −700	$ −700	$ −700	$ −700	$ −700	$ −700	$ −700	$ −700	$ −700
3,125– 3,374	−700	−700	−700	−700	−700	−700	−700	−700	−700	−700
3,375– 3,624	−700	−700	−700	−700	−700	−700	−700	−700	−700	−700
3,625– 3,874	−690	−700	−700	−700	−700	−700	−700	−700	−700	−700
3,875– 4,124	−650	−700	−700	−700	−700	−700	−700	−700	−700	−700
4,125– 4,374	−610	−700	−700	−700	−700	−700	−700	−700	−700	−700
4,375– 4,624	−560	−660	−700	−700	−700	−700	−700	−700	−700	−700
4,625– 4,874	−520	−630	−700	−700	−700	−700	−700	−700	−700	−700
4,875– 5,124	−480	−590	−670	−700	−700	−700	−700	−700	−700	−700
5,125– 5,374	−440	−560	−640	−700	−700	−700	−700	−700	−700	−700
5,375– 5,624	−400	−520	−610	−660	−700	−700	−700	−700	−700	−700
5,625– 5,874	−360	−490	−580	−630	−670	−700	−700	−700	−700	−700
5,875– 6,124	−320	−450	−540	−600	−640	−680	−700	−700	−700	−700
6,125– 6,374	−290	−420	−510	−570	−610	−650	−680	−700	−700	−700
6,375– 6,624	−250	−390	−480	−540	−580	−620	−650	−680	−700	−700
6,625– 6,874	−210	−350	−450	−510	−550	−590	−630	−660	−680	−700
6,875– 7,124	−170	−320	−420	−490	−520	−560	−600	−630	−660	−670
7,125– 7,374	−130	−280	−390	−460	−490	−530	−570	−600	−630	−650
7,375– 7,624	−90	−250	−360	−430	−470	−500	−540	−580	−600	−620
7,625– 7,874	−50	−220	−330	−400	−440	−480	−510	−550	−580	−600
7,875– 8,124	−10	−180	−300	−370	−410	−450	−480	−520	−550	−570
8,125– 8,374	20	−150	−270	−350	−390	−420	−460	−490	−520	−540
8,375– 8,624	70	−120	−240	−320	−360	−400	−430	−470	−500	−520
8,625– 8,874	120	−80	−210	−290	−330	−370	−410	−440	−470	−490
8,875– 9,124	180	−50	−180	−260	−310	−350	−390	−410	−440	−470
9,125– 9,374	230	−10	−150	−230	−280	−320	−360	−390	−420	−440
9,375– 9,624	280	10	−120	−210	−250	−300	−340	−370	−390	−420
9,625– 9,874	330	60	−90	−180	−230	−270	−310	−340	−360	−390
9,875– 10,124	380	100	−60	−150	−200	−240	−290	−320	−340	−360
10,125– 10,374	440	150	−30	−120	−170	−220	−260	−290	−320	−340
10,375– 10,624	490	190	0	−90	−150	−190	−240	−270	−300	−310
10,625– 10,874	540	240	30	−70	−120	−170	−210	−250	−270	−290
10,875– 11,124	590	280	70	−40	−90	−140	−190	−220	−250	−270
11,125– 11,374	640	330	110	−10	−70	−120	−160	−200	−230	−240
11,375– 11,624	700	370	150	10	−40	−90	−140	−180	−200	−220
11,625– 11,874	750	420	190	50	−10	−70	−120	−150	−180	−200
11,875– 12,124	800	460	230	80	0	−40	−90	−130	−160	−180
12,125– 12,374	850	510	260	120	40	−20	−70	−110	−140	−150
12,375– 12,624	900	550	300	160	70	0	−40	−80	−110	−130
12,625– 12,874	940	600	340	190	110	30	−20	−60	−90	−110
12,875– 13,124	980	640	380	230	140	60	0	−40	−70	−90
13,125– 13,374	1,030	690	430	270	180	100	30	−10	−40	−60
13,375– 13,624	1,070	730	470	310	210	130	60	10	−20	−40
13,625– 13,874	1,110	780	510	340	250	170	90	40	0	−20

This table was developed for illustrative purposes only and is not used by the CSS in computing a parental contribution in its need analysis system. It provides figures that approximate CSS contributions, but only for families that have no allowances against income except a standard federal income tax based upon filing of a joint return, and for families that have no assets. Table F may, however, be useful for research and general planning purposes.

Table F continued

Income	Number of dependent children									
	1	2	3	4	5	6	7	8	9	10
$13,875–$14,124	$1,160	$ 820	$ 550	$ 380	$ 290	$ 200	$ 120	$ 70	$ 30	0
14,125– 14,374	1,210	870	590	420	320	230	160	100	60	$ 30
14,375– 14,624	1,260	910	630	460	360	270	190	130	90	60
14,625– 14,874	1,310	950	670	490	390	300	220	160	120	90
14,875– 15,124	1,360	1,000	710	530	430	330	250	190	150	120
15,125– 15,374	1,410	1,040	750	570	460	370	280	220	180	150
15,375– 15,624	1,470	1,080	790	600	500	400	320	250	210	170
15,625– 15,874	1,520	1,130	820	640	530	440	350	290	240	200
15,875– 16,124	1,580	1,180	860	680	570	470	380	320	270	230
16,125– 16,374	1,640	1,220	910	710	600	500	410	350	300	260
16,375– 16,624	1,700	1,270	950	750	640	530	450	380	330	290
16,625– 16,874	1,760	1,320	990	780	670	570	480	410	360	320
16,875– 17,124	1,830	1,370	1,030	820	700	600	510	440	390	350
17,125– 17,374	1,890	1,430	1,080	860	740	630	540	470	420	380
17,375– 17,624	1,950	1,480	1,120	890	770	670	570	500	450	410
17,625– 17,874	2,020	1,530	1,170	940	810	700	600	530	480	440
17,875– 18,124	2,100	1,590	1,220	980	840	730	630	560	510	470
18,125– 18,374	2,170	1,640	1,260	1,020	880	760	660	590	540	500
18,375– 18,624	2,250	1,700	1,310	1,060	920	800	700	620	560	520
18,625– 18,874	2,320	1,770	1,360	1,110	960	830	730	650	590	550
18,875– 19,124	2,400	1,830	1,410	1,150	1,000	860	760	680	620	580
19,125– 19,374	2,480	1,900	1,470	1,200	1,040	900	790	710	650	610
19,375– 19,624	2,570	1,960	1,520	1,250	1,090	940	820	740	680	640
19,625– 19,874	2,660	2,030	1,570	1,290	1,130	980	850	770	710	670
19,875– 20,124	2,750	2,100	1,630	1,340	1,180	1,020	880	800	740	700
20,125– 20,374	2,840	2,180	1,690	1,390	1,220	1,070	920	830	770	720
20,375– 20,624	2,930	2,250	1,750	1,440	1,270	1,110	960	860	800	750
20,625– 20,874	3,030	2,330	1,810	1,500	1,320	1,150	1,010	890	820	780
20,875– 21,124	3,130	2,400	1,880	1,550	1,360	1,200	1,050	930	850	810
21,125– 21,374	3,230	2,490	1,940	1,610	1,420	1,250	1,090	970	880	840
21,375– 21,624	3,330	2,570	2,010	1,660	1,470	1,290	1,130	1,010	920	86[illegible]
21,625– 21,874	3,430	2,660	2,080	1,730	1,530	1,340	1,180	1,060	960	890
21,875– 22,124	3,530	2,740	2,160	1,790	1,580	1,390	1,230	1,100	1,000	930
22,125– 22,374	3,620	2,830	2,230	1,850	1,630	1,450	1,270	1,140	1,050	980
22,375– 22,624	3,720	2,920	2,300	1,920	1,700	1,500	1,320	1,190	1,090	1,020
22,625– 22,874	3,820	3,020	2,370	1,980	1,760	1,550	1,370	1,230	1,130	1,060
22,875– 23,124	3,920	3,120	2,450	2,050	1,820	1,610	1,420	1,280	1,180	1,110
23,125– 23,374	4,020	3,220	2,540	2,120	1,890	1,660	1,480	1,330	1,230	1,150
23,375– 23,624	4,120	3,320	2,620	2,190	1,950	1,730	1,530	1,380	1,270	1,200
23,625– 23,874	4,220	3,420	2,710	2,260	2,010	1,790	1,590	1,430	1,320	1,250
23,875– 24,124	4,320	3,510	2,790	2,340	2,080	1,860	1,640	1,490	1,370	1,290
24,125– 24,374	4,420	3,610	2,880	2,410	2,160	1,920	1,700	1,540	1,420	1,340
24,375– 24,624	4,510	3,710	2,980	2,490	2,230	1,980	1,760	1,590	1,470	1,390
24,625– 24,874	4,600	3,810	3,070	2,580	2,300	2,050	1,830	1,650	1,530	1,440
24,875– 25,124	4,700	3,910	3,170	2,660	2,370	2,120	1,890	1,710	1,580	1,500
25,125– 25,374	4,790	4,000	3,270	2,750	2,450	2,190	1,950	1,780	1,640	1,550
25,375– 25,624	4,880	4,100	3,370	2,830	2,540	2,260	2,020	1,840	1,700	1,610
25,625– 25,874	4,980	4,190	3,470	2,930	2,620	2,340	2,090	1,900	1,760	1,660

Table F continued

Income	Number of dependent children									
	1	2	3	4	5	6	7	8	9	10
$25,875–$26,124	$5,070	$4,280	$3,560	$3,020	$2,710	$2,410	$2,160	$1,960	$1,830	$1,730
26,125– 26,374	5,160	4,380	3,660	3,120	2,790	2,490	2,230	2,030	1,890	1,790
26,375– 26,624	5,260	4,470	3,750	3,220	2,880	2,580	2,300	2,100	1,950	1,850
26,625– 26,874	5,350	4,560	3,840	3,320	2,980	2,660	2,380	2,170	2,020	1,920
26,875– 27,124	5,440	4,660	3,940	3,410	3,070	2,750	2,460	2,240	2,090	1,980
27,125– 27,374	5,540	4,750	4,030	3,500	3,170	2,830	2,540	2,320	2,160	2,050
27,375– 27,624	5,630	4,850	4,120	3,600	3,270	2,930	2,630	2,390	2,230	2,120
27,625– 27,874	5,730	4,940	4,220	3,690	3,360	3,020	2,710	2,470	2,300	2,200
27,875– 28,124	5,820	5,030	4,310	3,780	3,450	3,120	2,790	2,550	2,380	2,270
28,125– 28,374	5,910	5,130	4,410	3,880	3,550	3,220	2,880	2,640	2,460	2,340
28,375– 28,624	6,000	5,220	4,500	3,970	3,640	3,310	2,980	2,720	2,540	2,410
28,625– 28,874	6,090	5,310	4,590	4,060	3,730	3,400	3,080	2,810	2,630	2,500
28,875– 29,124		5,410	4,690	4,160	3,830	3,500	3,170	2,900	2,710	2,580
29,125– 29,374		5,490	4,780	4,250	3,920	3,590	3,270	3,000	2,790	2,670
29,375– 29,624		5,580	4,870	4,340	4,010	3,680	3,360	3,100	2,880	2,750
29,625– 29,874		5,670	4,970	4,440	4,110	3,780	3,450	3,190	2,980	2,840
29,875– 30,124		5,760	5,050	4,530	4,200	3,870	3,550	3,280	3,080	2,930
30,125– 30,374		5,850	5,140	4,630	4,300	3,970	3,640	3,380	3,180	3,030
30,375– 30,624		5,930	5,230	4,720	4,390	4,060	3,730	3,470	3,270	3,130
30,625– 30,874		6,020	5,320	4,810	4,480	4,150	3,830	3,560	3,370	3,230
30,875– 31,124		6,110	5,410	4,890	4,580	4,250	3,920	3,660	3,460	3,330
31,125– 31,374		6,200	5,490	4,980	4,670	4,340	4,010	3,750	3,550	3,420
31,375– 31,624		6,290	5,580	5,070	4,760	4,430	4,110	3,840	3,650	3,510
31,625– 31,874		6,370	5,670	5,160	4,850	4,530	4,200	3,940	3,740	3,610
31,875– 32,124		6,460	5,760	5,250	4,930	4,620	4,300	4,030	3,830	3,700
32,125– 32,374		6,550	5,850	5,330	5,020	4,710	4,390	4,120	3,930	3,790
32,375– 32,624		6,640	5,930	5,420	5,110	4,800	4,480	4,220	4,020	3,890
32,625– 32,874		6,730	6,020	5,510	5,200	4,880	4,580	4,310	4,110	3,980
32,875– 33,124		6,810	6,110	5,600	5,290	4,970	4,660	4,410	4,210	4,080
33,125– 33,374		6,900	6,200	5,690	5,370	5,060	4,750	4,500	4,300	4,170
33,375– 33,624		6,980	6,290	5,770	5,460	5,150	4,840	4,590	4,390	4,260
33,625– 33,874		7,070	6,370	5,860	5,550	5,240	4,930	4,680	4,490	4,360
33,875– 34,124		7,150	6,460	5,950	5,640	5,320	5,020	4,770	4,580	4,450
34,125– 34,374		7,230	6,540	6,040	5,730	5,410	5,100	4,860	4,670	4,540
34,375– 34,624		7,320	6,630	6,130	5,810	5,500	5,190	4,940	4,760	4,640
34,625– 34,874		7,400	6,710	6,210	5,900	5,590	5,280	5,030	4,850	4,730
34,875– 35,124		7,490	6,790	6,290	5,990	5,680	5,370	5,120	4,940	4,820
35,125– 35,374		7,570	6,880	6,380	6,080	5,760	5,460	5,210	5,030	4,910
35,375– 35,624		7,650	6,960	6,460	6,160	5,850	5,540	5,300	5,110	5,000
35,625– 35,874		7,740	7,050	6,550	6,240	5,940	5,630	5,380	5,200	5,090
35,875– 36,124		7,820	7,130	6,630	6,330	6,030	5,720	5,470	5,290	5,180
36,125– 36,374		7,900	7,210	6,710	6,410	6,110	5,810	5,560	5,380	5,260
36,375– 36,624		7,990	7,300	6,800	6,500	6,200	5,900	5,650	5,470	5,350
36,625– 36,874		8,070	7,380	6,880	6,580	6,280	5,980	5,740	5,550	5,440
36,875– 37,124		8,160	7,460	6,970	6,660	6,360	6,070	5,820	5,640	5,530
37,125– 37,374		8,240	7,550	7,050	6,750	6,450	6,150	5,910	5,730	5,620
37,375– 37,624		8,320	7,630	7,130	6,830	6,530	6,240	6,000	5,820	5,700
37,625– 37,874		8,400	7,720	7,220	6,920	6,610	6,320	6,080	5,910	5,790

Table F continued

Income	Number of dependent children									
	1	2	3	4	5	6	7	8	9	10
$37,875–$38,124		$8,480	$7,800	$7,300	$7,000	$6,700	$6,400	$6,170	$5,990	$5,880
38,125– 38,374		8,550	7,880	7,380	7,080	6,780	6,490	6,250	6,080	5,970
38,375– 38,624		8,630	7,960	7,470	7,170	6,870	6,570	6,340	6,170	6,060
38,625– 38,874		8,710	8,040	7,550	7,250	6,950	6,650	6,420	6,250	6,140

Table G. Total pay and allowances of military personnel (as of October 1, 1973)

Navy	*Admiral*	*Vice Admiral*	*Rear Adm. Upper half*	*Rear Adm. Lower half*	*Captain*	*Comdr.*	*Lieut. Comdr.*	*Lieut.*	*Lieut. j.g.*	*Ensign*
Army	*General*	*Lieut. General*	*Major General*	*Brigadier General*	*Colonel*	*Lieut. Colonel*	*Major*	*Captain*	*First Lieut.*	*Second Lieut.*
Air Force	*General*	*Lieut. General*	*Major General*	*Brigadier General*	*Colonel*	*Lieut. Colonel*	*Major*	*Captain*	*First Lieut.*	*Second Lieut.*
Pay grade	*O-10*	*O-9*	*O-8*	*O-7*	*O-6*	*O-5*	*O-4*	*O-3*	*O-2*	*O-1*
Years of service										
Under 2	$34,790	$31,300	$28,730	$24,550	$18,880	$15,590	$13,410	$12,450	$10,990	$ 9,480
Over 2	35,880	32,020	29,470	25,950	20,390	17,720	15,640	13,570	11,760	9,780
Over 3	35,880	32,610	30,070	25,950	21,470	18,700	16,480	14,300	13,580	11,350
Over 4	35,880	32,610	30,070	25,950	21,470	18,700	16,480	15,520	13,950	11,350
Over 6	35,880	32,610	30,070	26,930	21,470	18,710	16,720	16,120	14,180	11,350
Over 8	39,300	33,830	32,020	26,930	21,470	18,710	17,320	16,600	14,180	11,350
Over 10	39,300	33,830	32,020	28,260	21,470	19,180	18,290	17,330	14,180	11,350
Over 12	41,830	35,050	33,330	28,260	21,470	20,020	19,140	18,050	14,180	11,350
Over 14	41,830	35,050	33,330	29,470	22,080	21,130	19,870	18,420	14,180	11,350
Over 16	44,600	37,600	34,550	32,010	24,990	22,450	20,600	18,420	14,180	11,350
Over 18	44,600	37,600	35,880	33,940	26,080	23,540	21,080	18,420	14,180	11,350
Over 20	46,930	40,130	37,100	33,940	26,570	24,150	21,080	18,420	14,180	11,350
Over 22	46,930	40,130	38,430	33,940	27,900	24,880	21,080	18,420	14,180	11,350
Over 26	49,470	42,680	38,430	33,940	29,950	24,880	21,080	18,420	14,180	11,350
Monthly quarters allowance	288	288	288	288	258.30	238.20	215.40	195.60	175.80	141.60

Note: *For commissioned and warrant officers,* the appropriate quarters allowance for each rank and the basic subsistence allowance of $47.88 per month are included in the total pay figures as shown above. The quarters allowance is also listed separately for information purposes. Hazardous duty pay and incentive pay, however, are not included.

Incentive pay is primarily for aerial flights not as a crew member and parachute jumping. Hazardous duty pay is for flying duty as a crew member and submarine duty. The maximum rates of such pay per month, for the various commissioned and warrant ranks, are as follows.

Pay grade	*O-10*	*O-9*	*O-8*	*O-7*	*O-6*	*O-5*	*O-4*	*O-3*	*O-2*	*O-1*	*W-4*	*W-3*	*W-2*	*W-1*
Hazardous duty	$165	$165	$165	$160	$245	$245	$240	$205	$185	$170	$165	$140	$135	$130
Incentive	110	110	110	110	110	110	110	110	110	110	110	110	110	110

Table G continued

Commissioned Warrant Officer	*Commissioned Warrant Officer*	*Commissioned Warrant Officer*	*Warrant Officer*	*Master Chief Petty Officer*	*Senior Chief Petty Officer*
Chief Warrant Officer (W-4 Grade)	*Chief Warrant Officer (W-3 Grade)*	*Chief Warrant Officer (W-2 Grade)*	*Warrant Officer (W-1 Grade)*	*Chief Master Sergeant*	*Master Sergeant*
Chief Warrant Officer (W-4 Grade)	*Chief Warrant Officer (W-3 Grade)*	*Chief Warrant Officer (W-2 Grade)*	*Warrant Officer (W-1 Grade)*	*Chief Master Sergeant*	*Senior Master Sergeant*
W-4	*W-3*	*W-2*	*W-1*	*E-9*	*E-8*
$12,770	$11,750	$10,380	$ 8,940		
13,480	12,450	11,010	9,890		
13,480	12,450	11,010	9,890		
13,720	12,560	11,260	10,500		
14,210	12,680	11,730	10,860		
14,700	13,400	12,230	11,220		$11,410
15,180	14,010	12,590	11,580	$13,330	11,670
16,030	14,380	12,950	11,950	13,580	11,920
16,630	14,740	13,310	12,310	13,840	12,180
17,110	15,100	13,680	12,670	14,100	12,440
17,480	15,470	14,040	13,030	14,360	12,680
17,960	15,960	14,400	13,400	14,600	12,940
18,450	16,430	14,880	13,400	15,250	13,570
19,650	16,920	14,880	13,400	16,500	14,850
207.90	191.70	173.70	160.80	184.20	172.20

Note: *For noncommissioned officers,* the appropriate quarters allowance is included in the total pay figures above. Hazardous duty pay, incentive pay, overseas pay, and any subsistence allowance are not included. The normal subsistence allowance for noncommissioned officers living off military bases is $33 per month. However, there is considerable variation in the amount, and not all enlisted men receive subsistence allowances. Therefore, the total pay and allowance figures given above *do not include* subsistence allowances. The maximum rates of pay per month for hazardous duty, incentive, or overseas duty are as follows.

Pay grade	
Hazardous duty	
Incentive	
Sea and foreign d	

cer	*Master Chief Petty Officer*	*Senior Chief Petty Officer*	*Chief Petty Officer*	*Petty Officer First Class*	*Petty Officer Second Class*	*Petty Officer Third Class*	*Seaman*	**Navy**
cer	*Chief Master Sergeant*	*Master Sergeant*	*Sergeant First Class*	*Staff Sergeant*	*Sergeant*	*Corporal*	*Private First Class*	**Army**
cer	*Chief Master Sergeant*	*Senior Master Sergeant*	*Master Sergeant*	*Technical Sergeant*	*Staff Sergeant*	*Sergeant*	*Airman First Class*	**Air Force**
	E-9	*E-8*	*E-7*	*E-6*	*E-5*	*E-4*	*E-3*	**Pay grade**
								Years of service
						$6,230	$5,850	Under 2
				$ 7,950	$7,060	6,490	6,100	Over 2
				8,230	7,340	6,810	6,320	Over 3
				8,490	7,590	7,220	6,510	Over 4
				8,740	7,970	7,450	6,510	Over 6
		$11,410	$10,010	9,000	8,220	7,450	6,510	Over 8
	$13,330	11,670	10,270	9,250	8,480	7,450	6,510	Over 10
	13,580	11,920	10,530	9,630	8,730	7,450	6,510	Over 12
	13,840	12,180	10,910	9,880	8,860	7,450	6,510	Over 14
	14,100	12,440	11,160	10,130	8,860	7,450	6,510	Over 16
	14,360	12,680	11,410	10,260	8,860	7,450	6,510	Over 18
	14,600	12,940	11,540	10,260	8,860	7,450	6,510	Over 20
	15,250	13,570	12,180	10,260	8,860	7,450	6,510	Over 22
	16,500	14,850	13,440	10,260	8,860	7,450	6,510	Over 26
	184.20	172.20	161.40	150	138.60	121.50	105	*Monthly quarters allowance*

l pay figures above. ed. The normal sub- owever, there is con- refore, the total pay s of pay per month

Pay grade	*E-9*	*E-8*	*E-7*	*E-6*	*E-5*	*E-4*	*E-3*
Hazardous duty	$105	$105	$105	$100	$95	$80	$60
Incentive	55	55	55	55	55	55	55
Sea and foreign duty	23	23	23	20	16	13	9

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College Board Offices

New York

888 Seventh Avenue, New York, New York 10019.
(212) 582–6210

Regional

Middle States: 65 East Elizabeth Avenue, Bethlehem,
Pennsylvania 18018. (215) 691–5906
Midwest: 990 Grove Street, Evanston, Illinois 60201.
(312) 869–1840
New England: 470 Totten Pond Road, Waltham,
Massachusetts 02154. (617) 890–9150
South: Suite 200, 17 Executive Park Drive, N.E.,
Atlanta, Georgia 30329. (404) 636–9465
Southwest: Suite 119, 3810 Medical Parkway,
Austin, Texas 78756. (512) 454–7791
West: 800 Welch Road, Palo Alto, California 94304.
(415) 321–5211
Suite 23, 2142 South High Street, Denver, Colorado
80210. (303) 777–4434

Puerto Rico

The New Banco Popular Center, Suite 1201,
Luiz Munoz Rivera Avenue, Hato Rey, Puerto Rico
Mailing address: Box 1275, Hato Rey, Puerto Rico 00919.
(809) 765–5876

Washington, D.C.

1717 Massachusetts Avenue, N.W., Washington, D.C. 20036.
(202) 332–7134